THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aᵒ. Dᵎ. 1728 *by* Benj. Franklin

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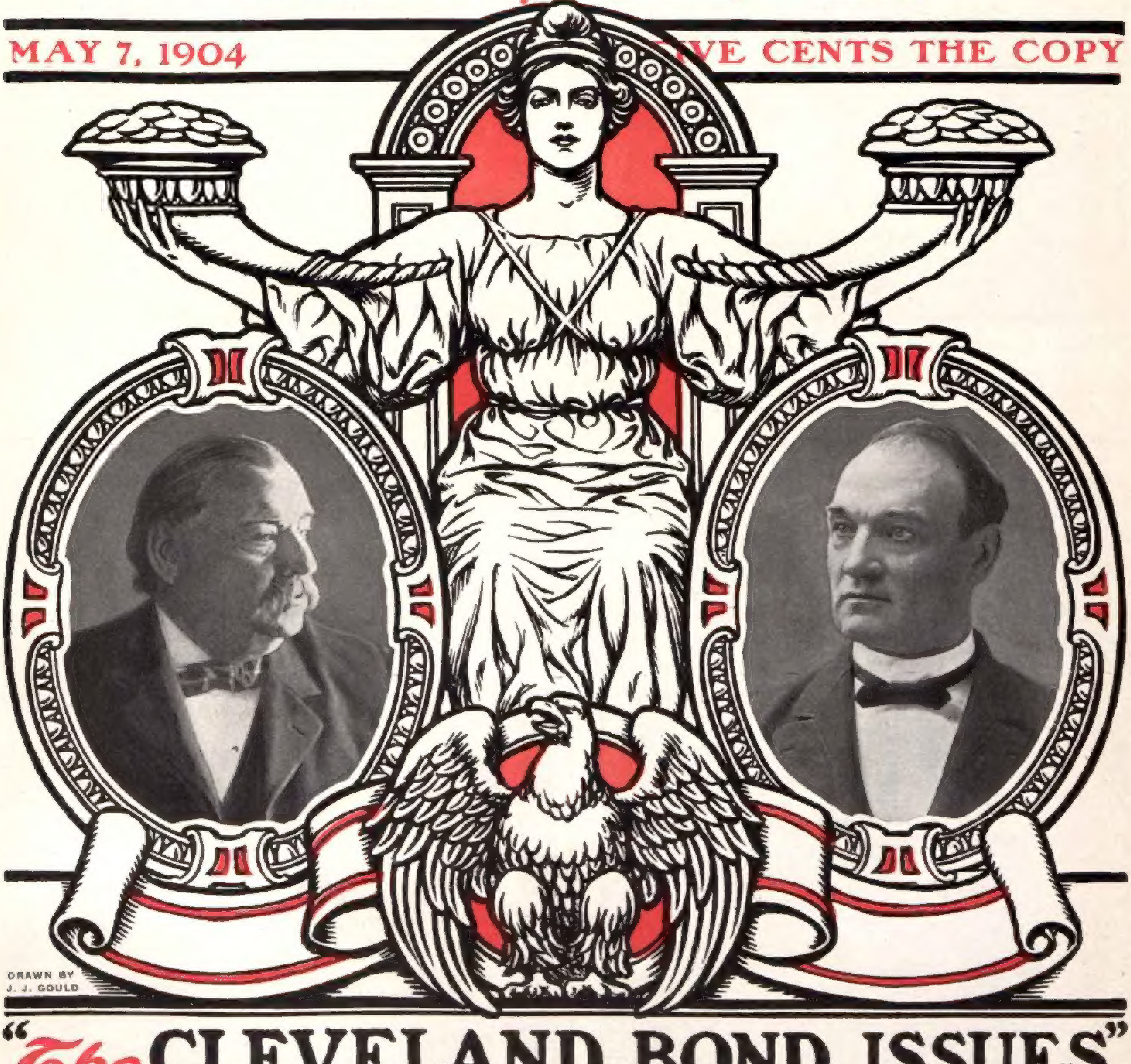


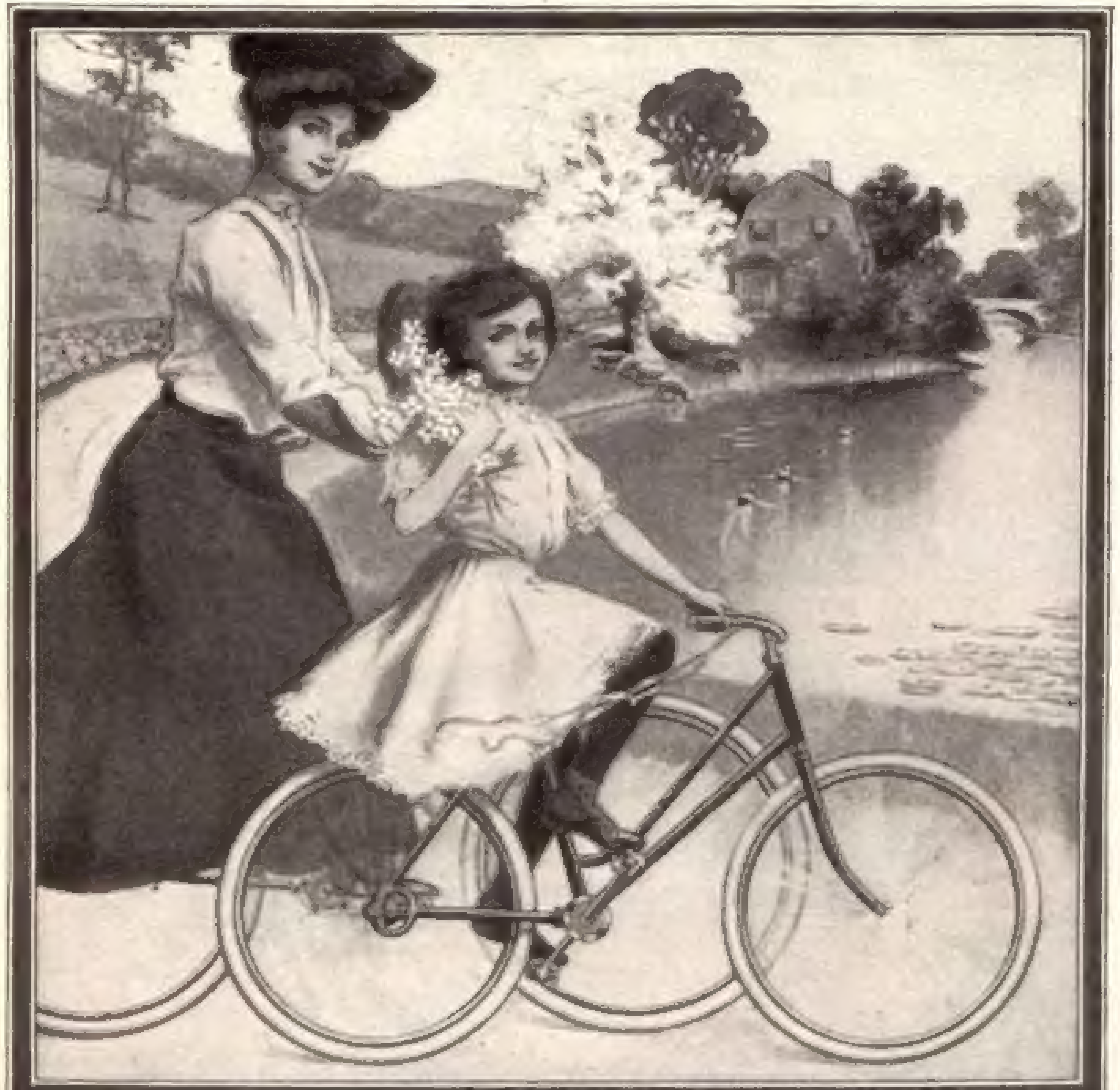
DRAWN BY
J. J. GOULD

“*The* CLEVELAND BOND ISSUES”

BY

Former President GROVER CLEVELAND

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA



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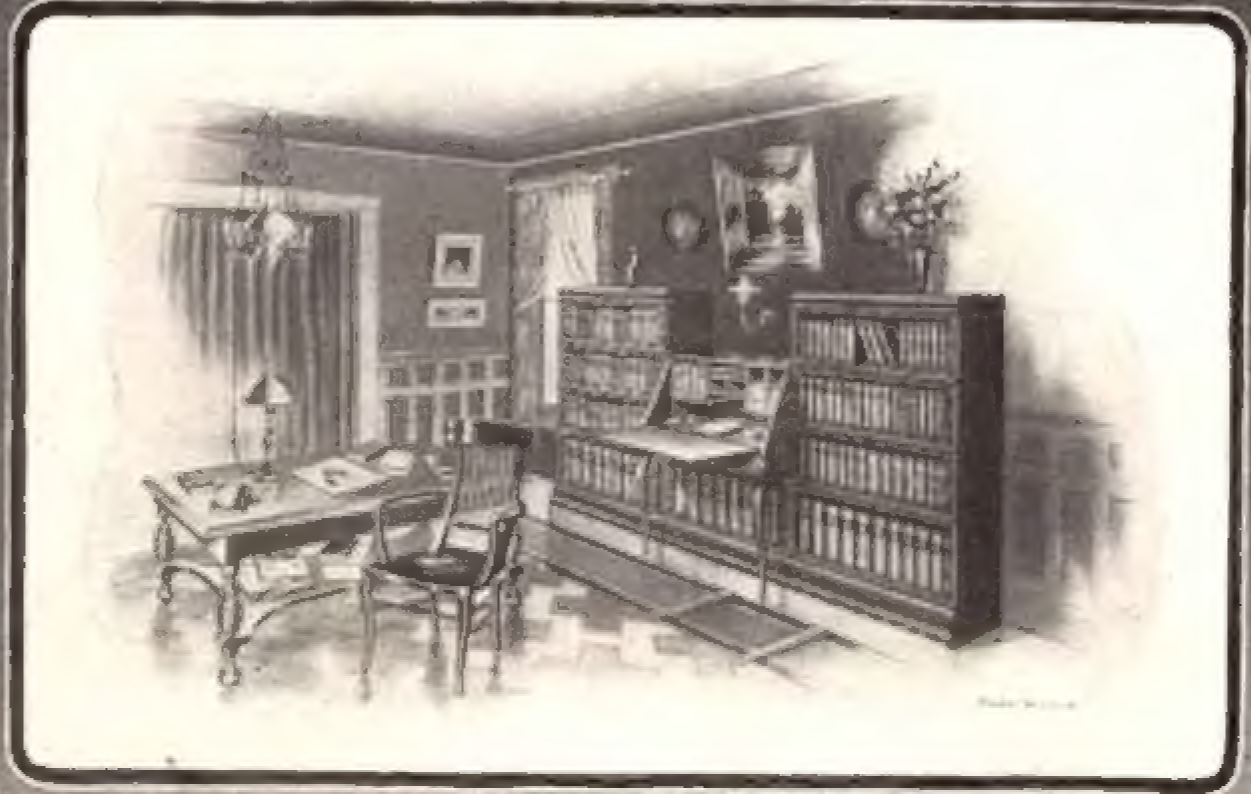

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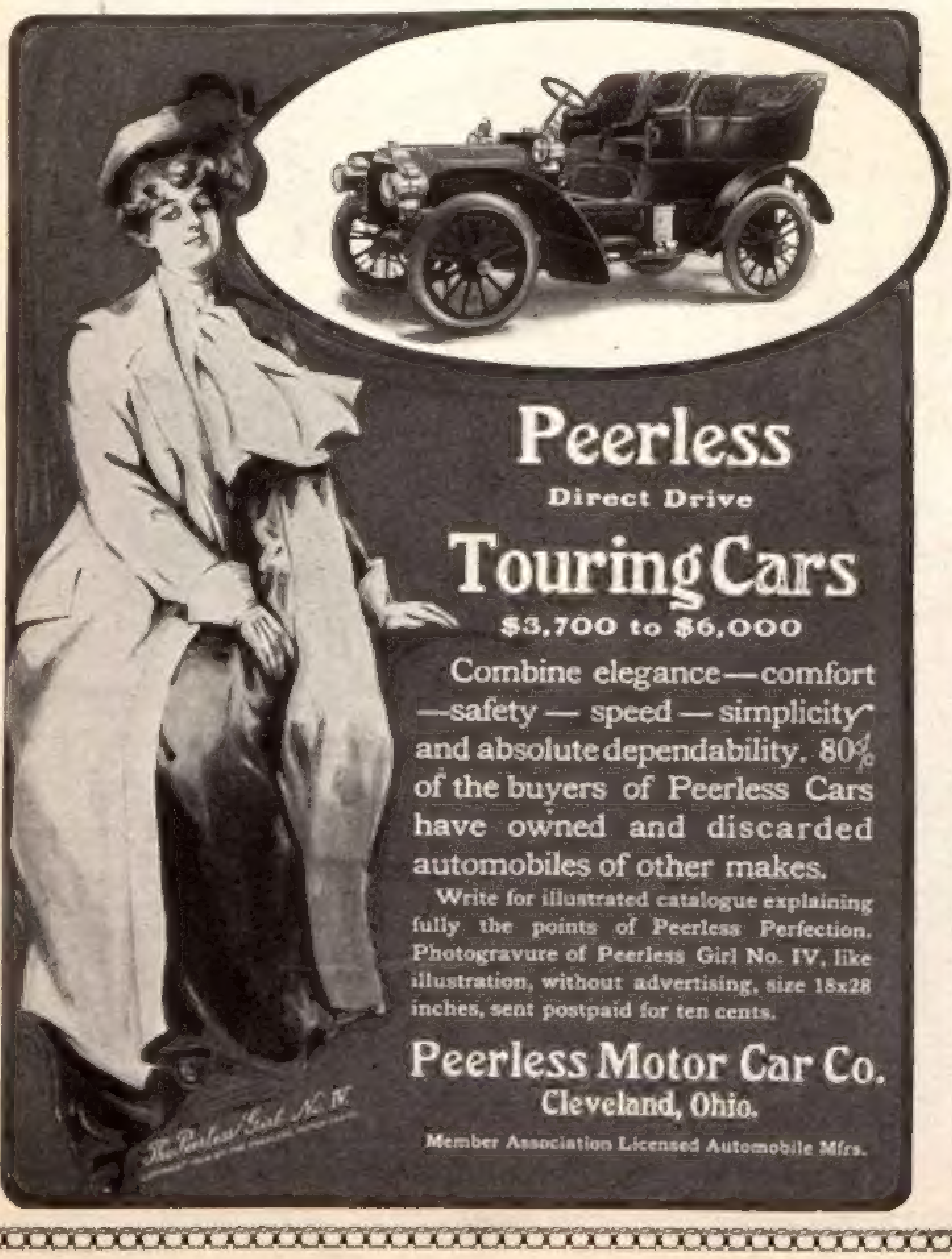
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"The Cleveland Bond Issues"

A Detailed History of the Crime Charged Against an Administration That Issued Bonds of the Government in Time of Peace

By Ex-President Grover Cleveland

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THE issue of United States bonds in the years 1894, 1895 and 1896 for the purpose of replenishing the stock of gold in the public Treasury has been greatly misunderstood by many honest people, and often deliberately misrepresented.

My conviction that a love of fairness still abides with the masses of our people has encouraged me to give a history of these transactions for the benefit of those who are uninformed or have been misled concerning them. In undertaking this task I shall attempt to avoid unprofitable and tiresome details; but I shall, nevertheless, indulge in their recital to such an extent as may appear necessary to an easy understanding of the matter in hand. I desire, above all things, to treat the subject in such a way that none who read my narrative will be confused by the use, without explanation, of obscure or technical language.

The Government's gold reserve, as it is usually known, originated under the provision of an Act of Congress passed January 14, 1875, entitled "An Act to provide for the resumption of specie payments." This law required the redemption and retirement of the currency obligations legally known as United States Notes, but commonly called greenbacks; and it provided that such notes in excess of $300,000,000 should be redeemed and retired prior to January 1, 1879, and that after that date all the remainder of such notes should be likewise redeemed and canceled. This law further provided that "to enable the Secretary of the Treasury to prepare and provide for such redemption" he should have the authority "to issue, sell and dispose of" bonds of the United States which were therein particularly specified. Of course, this authority was given to the Secretary of the Treasury in order that, by the sale of Government bonds, he could accumulate a sufficient gold fund or reserve to meet the demands of the gold redemption contemplated, and accomplish the ultimate retirement of all the United States notes in circulation.

In compliance with this Act, the sum of about $92,000,000 in gold was realized by the sale of bonds and about $41,000,000, in addition, was obtained from surplus revenue; and thereupon the redemption provided for was entered upon. But after the retirement and cancellation of only about $30,000,000 of these notes, and on the thirty-first day of May, 1878, this process was interrupted by the passage of an Act forbidding their further retirement or cancellation, and providing that any such notes thereafter redeemed should not be canceled or destroyed but should be "reissued and paid out again and kept in circulation." At the time this Act was passed the United States notes uncanceled and still outstanding amounted to $346,681,016. It will be observed that though the actual retirement of these notes was prohibited, their redemption in gold was still continued, coupled with the condition that, though thus redeemed, they should be still kept on foot and again put in circulation as a continuing and never-ending obligation of the Government, and calling for payment in gold — not once alone, but as often as their reissue permitted, and without the least regard to prior so-called redemptions. It will be also observed that this prohibition of cancellation intervened seven months prior to January 1, 1879, the date when the general and unrestricted redemption and retirement of all these outstanding notes was, under the terms of the Act of 1875, to commence. At the time when their further cancellation was thus terminated there remained of the gold which had been provided as a reserve for their redemption about $103,000,000. This is the fund which has since then been called the "gold reserve."

How the Gold Reserve is Made Up

IN POINT of fact, this reserve is made up of all the net gold held by the Government; and its amount at any particular date is ascertained by deducting from the entire stock of gold in the Treasury the amounts covered by outstanding gold certificates, which instruments resemble a bank's certificate of deposit, and are issued by the Secretary of the Treasury to those making with the Government specific deposits of gold, to be returned to the holders of the certificates on demand. Of course, the gold thus held for certificate-holders is not available for the redemption of United States notes.

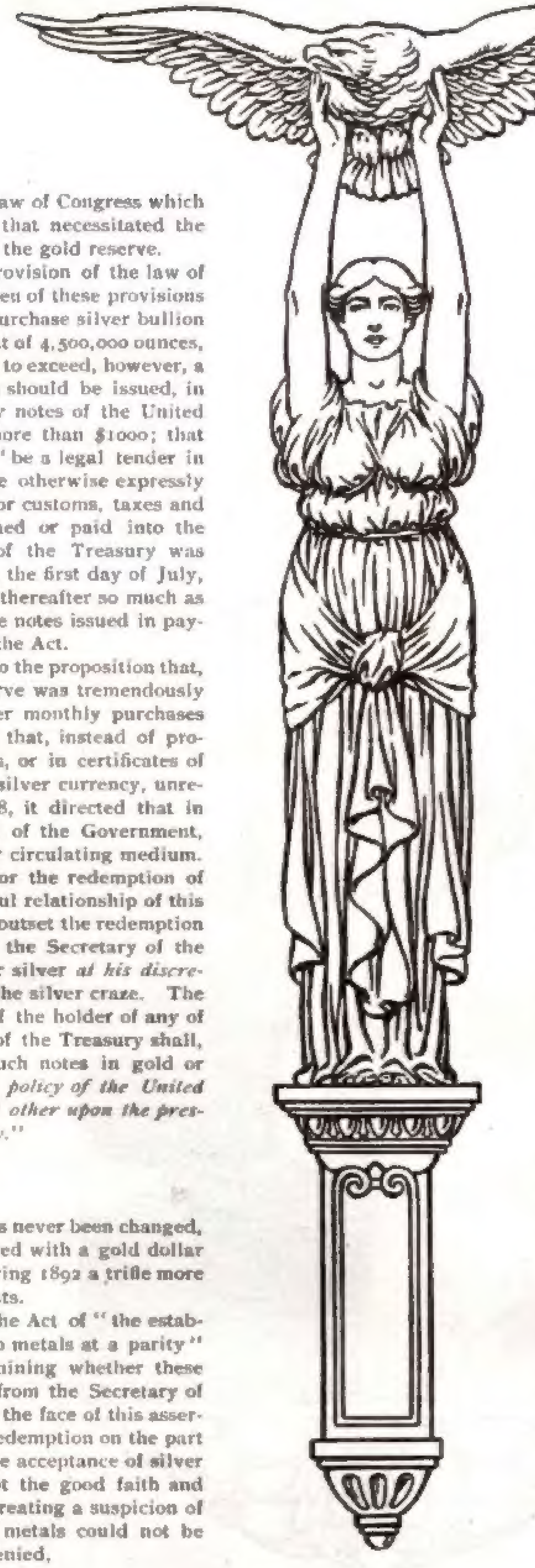
In the year 1882 a law was passed by Congress which provided that the Secretary of the Treasury should suspend the issue of these gold certificates "whenever the amount of gold coin and gold bullion in the Treasury, reserved for the redemption of United States notes, falls below $100,000,000."

This seems to be a statutory recognition of the fact that our gold reserve for note redemption should have for its lowest limit this sum of $100,000,000. It is a singular circumstance that until very lately, when this reserve was increased and fixed at $150,000,000, no Act of Congress actually provided, or in any way expressly stated, what the limits of this gold reserve for redemption purposes should be. It is, however, no less singular that this provision in the law of 1882 fixed its lowest safe limit as perfectly and authoritatively in the understanding of our people as it could have been done by a distinct legislative requirement. At the time this reserve was created, as well as when the actual cancellation of United States notes after redemption was prohibited, it was thought by those directing our nation's financial affairs that the sum of $100,000,000 in net gold actually in hand, especially with such additions as might naturally be expected to reach the fund by way of surplus revenue receipts, or otherwise, would constitute a sufficient gold reserve to redeem such of the $346,681,016 in these notes still left outstanding as might be presented; or, in other words, that the assurance of their gold redemption when presented would keep them largely in circulation. This scheme seemed for a time to be abundantly vindicated by the people's contentment with the sufficiency of the redemption reserve, and by their willingness to keep in circulating use these United States notes as currency more convenient than gold itself.

Another most important condition of mind among the people, however, grew out of, or at least accompanied, their acceptance of the redemptive sufficiency of the gold reserve as constituted. The popular belief became deep-seated and apparently immovable that the reduction of this gold reserve to an amount less than $100,000,000 would, in some way, cause a disastrous situation, and perhaps justify an apprehension concerning our nation's financial soundness. Thus a gold reserve containing at all times at least $100,000,000 came to be regarded by the people with a sort of sentimental solicitude, which, whatever else may be said of it, was certainly something to be reckoned with in making our national financial calculations.

That the plans thus set on foot for the so-called redemption of the United States notes outstanding promised to be adequate and effective is seen in the fact that the gold reserve, starting at the end of June, 1878, with about $103,500,000, never afterward fell as low as $100,000,000 until April, 1893, and that sometimes in its fluctuations during this interval of twenty-five years it amounted to upward of $200,000,000. Under conditions then existing popular confidence was well established, the reserve satisfactorily endured the strain of all redemption demands, and United States notes were kept well in circulation as money.

In an evil hour, however, a legislative concession was made to a mischievous and persistent demand for the free and unlimited coinage of silver. This concession was first exhibited in an Act of Congress passed in 1878, directing the expenditure of not less than $2,000,000 nor more than $4,000,000 each month by the Secretary of the Treasury in the purchase of silver bullion and the coinage of such bullion into silver dollars. Though this Act is not in itself so intimately related to my subject as to require detailed explanation, it was the forerunner of another law of Congress which had much to do with creating the financial conditions that necessitated the issuance of Government bonds for the reënforcement of the gold reserve.



This law was passed in 1890, and superseded the provision of the law of 1878 directing the purchase and coinage of silver. In lieu of these provisions the Secretary of the Treasury was thereby directed to purchase silver bullion from time to time in each month to the aggregate amount of 4,500,000 ounces, or as much as might be offered at the market price, not to exceed, however, a limit therein fixed. It was further provided that there should be issued, in payment of such purchases of silver bullion, Treasury notes of the United States in denominations not less than one dollar nor more than $1000; that such notes should be redeemable in coin, and should "be a legal tender in payment of all debts, public and private, except where otherwise expressly stipulated in the contract, and should be receivable for customs, taxes and all public dues"; and that when they were redeemed or paid into the Treasury they might be reissued. The Secretary of the Treasury was directed to coin into silver dollars in each month until the first day of July, 1891, 2,000,000 ounces of the silver so purchased, and thereafter so much as might be necessary to provide for the redemption of the notes issued in payment for the silver from time to time purchased under the Act.

I have recited these provisions by way of leading up to the proposition that, under the law of 1890, the burden upon the gold reserve was tremendously enlarged. It will be readily seen that it forced larger monthly purchases of silver than were required under the prior Act, and that, instead of providing for silver currency, which in silver dollar coins, or in certificates of deposit representing such coins, should circulate as silver currency, unredeemable in gold, as was done under the Act of 1878, it directed that in payment of such purchases a new currency obligation of the Government, redeemable in coin, should be issued and added to our circulating medium.

It is only when we examine the specific provision for the redemption of these notes that we discover in its full extent the harmful relationship of this new device to the integrity of the gold reserve. At its outset the redemption clause of the Act courageously and manfully gave to the Secretary of the Treasury the authority to redeem such notes in gold or silver *at his discretion;* but in its ending it fell down a pitiful victim of the silver craze. The entire clause is in these words: "That upon demand of the holder of any of the Treasury notes herein provided for, the Secretary of the Treasury shall, under such regulations as he may provide, redeem such notes in gold or silver coin at his discretion, *it being the established policy of the United States to maintain the two metals at a parity with each other upon the present legal ratio, or such ratio as may be provided by law.*"

The Effort to Maintain Parity

ACCORDING to the legal ratio then existing, which has never been changed, the average gold value of a silver dollar as compared with a gold dollar was, during the year 1891, about seventy-six cents, during 1892 a trifle more than sixty-seven cents, and during 1893 about sixty cents.

It is hardly necessary to say that the assertion in the Act of "the established policy of the United States to maintain the two metals at a parity" had the effect of transferring the discretion of determining whether these Treasury notes should be redeemed in gold or silver from the Secretary of the Treasury to the holder of the notes. Manifestly, in the face of this assertion of the Government's intention, a demand for gold redemption on the part of the holders of such notes could not be refused, and the acceptance of silver dollars insisted upon, without either subjecting to doubt the good faith and honest intention of the Government's professions, or creating a suspicion of our country's solvency. The parity between the two metals could not be maintained, but, on the contrary, would be distinctly denied, if the Secretary of the Treasury persisted in redeeming these notes, against the will of the holders, in dollars of silver instead of gold.

Therefore it came to pass that the Treasury notes issued for the purchase of silver under the law of 1890 took their place by the side of the United States notes, commonly called greenbacks, as demands against our very moderate and shifting gold reserve.

It should have been plainly apparent to all who had eyes to see that the monetary scheme, thus additionally burdened, was only adequate and safe in smooth financial weather, and was miserably calculated to resist any disturbances in public confidence, or the rough waves of business emergencies. The proof of this was quickly forthcoming.

The new Treasury notes made their first appearance as part of our money circulation in August, 1890; and at the close of that month the gold reserve amounted to $185,837,581. During the next month it fell off about $38,000,000, reducing the amount on the last day of September to nearly $148,000,000; and with a few slight spasmodic rallies it continued to decrease until the sale of bonds for its replenishment.

In the latter part of 1892 and the first months of 1893, these Treasury notes having, in the mean time, very greatly multiplied, the withdrawals of gold from the Treasury through the redemption of these as well as the United States notes strikingly increased; and the fact that by far the larger part of the gold so withdrawn was shipped abroad plainly showed that foreign investors in American securities had grave apprehensions as to our ability to continue to redeem all these notes in gold and thus maintain the integrity and soundness of our financial condition.

I succeeded Mr. Harrison to the Presidency on the fourth day of March, 1893; and on the seventh of that month Mr. Carlisle became Secretary of the Treasury. The gold reserve on that day amounted to $100,982,410—only $982,410 in excess of the sum that had come to be generally regarded as indicating the danger line. The retiring Secretary of the Treasury, appreciating the importance of preventing the fall of the reserve below this limit, had just before his retirement directed the preparation of plates for the engraving of bonds so that he might by their sale obtain gold to reënforce the fund. I have heard him say within the last few years that he expected before the close of his term to resort to bond sales for the purpose of such reënforcement, unless prevented at the last moment by the President's disapproval. Of course, it is but natural that any one directing the affairs of the Treasury Department should be anxious to avoid such an expedient; and Secretary Foster avoided it, and barely saved the reserve from falling below the $100,000,000 mark during his term, by effecting arrangements, in January and February, 1893, with certain bankers in New York, by which he obtained from them in exchange for United States notes, or on other considerations, something over $8,000,000 in gold, which enabled him to escape the sale of bonds in aid of the reserve.

The Black Prospect for the New Administration

WITH the gold reserve lower than it had ever been since its creation in 1878, and showing an excess of less than $1,000,000 above the supposed limit of disaster, and with the demand for gold redemption of Government currency obligations giving no sign of abatement, the prospect that greeted the new Administration was certainly not reassuring. In our effort to meet the emergency without an issue of bonds Secretary Carlisle immediately applied to banks in different localities for an exchange with the Government of a portion of their holdings of gold coin for other forms of currency. This effort was so far successful that on the twenty-fifth of March the gold reserve amounted to over $107,000,000, notwithstanding the fact that considerable withdrawals had been made in the interval. The slight betterment thus secured proved, however, to be only temporary; for under the stress of continued and augmented withdrawals, the gold reserve, on the twenty-second day of April, 1893, for the first time since its establishment, was reduced below the $100,000,000 limit—amounting on that day to about $97,000,000.

Though this fall below the minimum theretofore always maintained was not followed by any sudden and distinctly new disaster, it had the effect of accelerating withdrawals of gold. It became apparent that there had intervened a growing apprehension among the masses of our own people concerning the Government's competency to continue gold redemption, with the result that a greatly increased proportion of the amount withdrawn from the gold reserve, instead of going abroad to satisfy the claims of foreigners or as a basis of commercial exchange, was hoarded by our citizens at home as a precaution against possible financial distress. In the mean time, nearly the entire gold receipts in payment of customs and other revenue charges had ceased. To reach this situation strenuous efforts were made by the Secretary of the Treasury to improve the condition by resorting again to the plan of exchanging for gold other forms of currency, with some success, while in the month of August, 1893, gold revenue receipts were temporarily considerably stimulated; and thus a fleeting gleam of hope was given to the dark surroundings.

In these troublous times those charged with the administration of the Government's financial affairs could not fail to recognize in the law of 1890, directing the monthly purchase of silver and the issuance in payment therefor of Treasury notes redeemable in gold, a prolific cause of much of our financial trouble. Accordingly, a special session of Congress was called to meet on the seventh day of August, 1893, to repeal this law, and thus terminate the creation of further demands upon our already overburdened and feeble gold reserve. The repealing Act was quite promptly passed in the House of Representatives on the twenty-eighth day of August; but, on account of vexatious opposition in the Senate, the repeal was not finally effected until the first day of November, 1893, and then only after there had been added to the Act an inopportune repetition of the statement concerning the Government's intention to maintain the parity of both gold and silver coins.

The Discouraging Results of the Act of Repeal

THE effect of this repeal in its immediate results failed to quiet the fear of impending evil now thoroughly aroused; nor were all the efforts thus far made to augment the gold reserve effective as against the constant process of its depletion.

On the seventeenth day of January, 1894, the Government was confronted by a disquieting emergency. The gold reserve had fallen to less than $70,000,000, notwithstanding the most diligent efforts to maintain its sound condition. Against this slender fund gold demands amounting to not less than $450,000,000 in United States notes and Treasury notes were in actual circulation, and others amounting to about $50,000,000, in addition, were temporarily held in the Treasury subject to reissue—the entire volume, by peremptory requirement of law, remaining uncanceled even after repeated redemption; nor was there any promise of a cessation of the abnormal and exhausting drain of gold then fully under way. Another factor in the situation, most perplexing and dangerous, was the distrust, which was growing enormously, regarding the wisdom and stability of our scheme of finance. As a result of these conditions there loomed in sight the menace of the destruction of our gold reserve, the repudiation of our gold obligations, the humiliating fall of our nation's finances to a silver basis, and the degradation of our Government's high standing in the respect of the civilized world.

There was absolutely but one way to avert national calamity and our country's disgrace; and this way was adopted when, on the seventeenth day of January, 1894, the Secretary of the Treasury issued a notice that bids in gold would be received until the first day of February following for $50,000,000 in bonds of the United States, redeemable in coin at the pleasure of the Government after ten years from the date of their issue, and bearing interest at the rate of five per cent. per annum. It was further stated in the notice that no bid would be considered that did not offer a premium on said bonds of a fraction more than seventeen per cent., which would secure to the purchaser an investment yielding three per cent. per annum.

It should here be mentioned that the only Government bonds which could be sold in the manner and for the purpose contemplated were such as were authorized and described in a law passed in 1870, and which were designated in the law of 1875 providing for the redemption of United States notes as the kind of bonds which the Secretary of the Treasury was permitted to sell to enable him "to prepare and provide for" such redemption. The issues of bonds thus authorized were of three descriptions: one payable at the pleasure of the Government after ten years from their date, and bearing interest at the rate of five per cent.; one so made payable after fifteen years from their date, bearing four and a half per cent. interest; and one in like manner made payable after thirty years from their date, bearing interest at the rate of four per cent. The five per cent. bonds were specified in the Secretary's offer of sale because on account of their high rate of interest they would command a greater premium, and therefore a larger return of gold, and for the further reason that the option of the Government regarding their payment could be earlier exercised.

The withdrawals of gold did not cease with the offer to sell bonds for the replenishment of the reserve, and on the day before the date limited for the opening of bids the fund had decreased to less than $66,000,000. In the mean time, the perplexity of the situation, already intense, was made more so by the fact that the bids for bonds under the offer of the Secretary came in so slowly that a few days before the first of February, when the bids were to be opened, there were plain indications that the contemplated sale would fail unless prompt and energetic measures were taken to avoid such a perilous result.

Thereupon the Secretary of the Treasury invited to a conference, in the city of New York, a number of bankers and presidents of moneyed institutions, which resulted in so arousing their patriotism, as well as their solicitude for the protection of the interests they represented, that they effectively exerted themselves, barely in time to prevent a disastrous failure of the sale. The proceeds of this sale, received from numerous bidders large and small, aggregated $58,660,917.63 in gold, which so increased the reserve that on the sixth day of March, 1894, it amounted to $107,440,802.

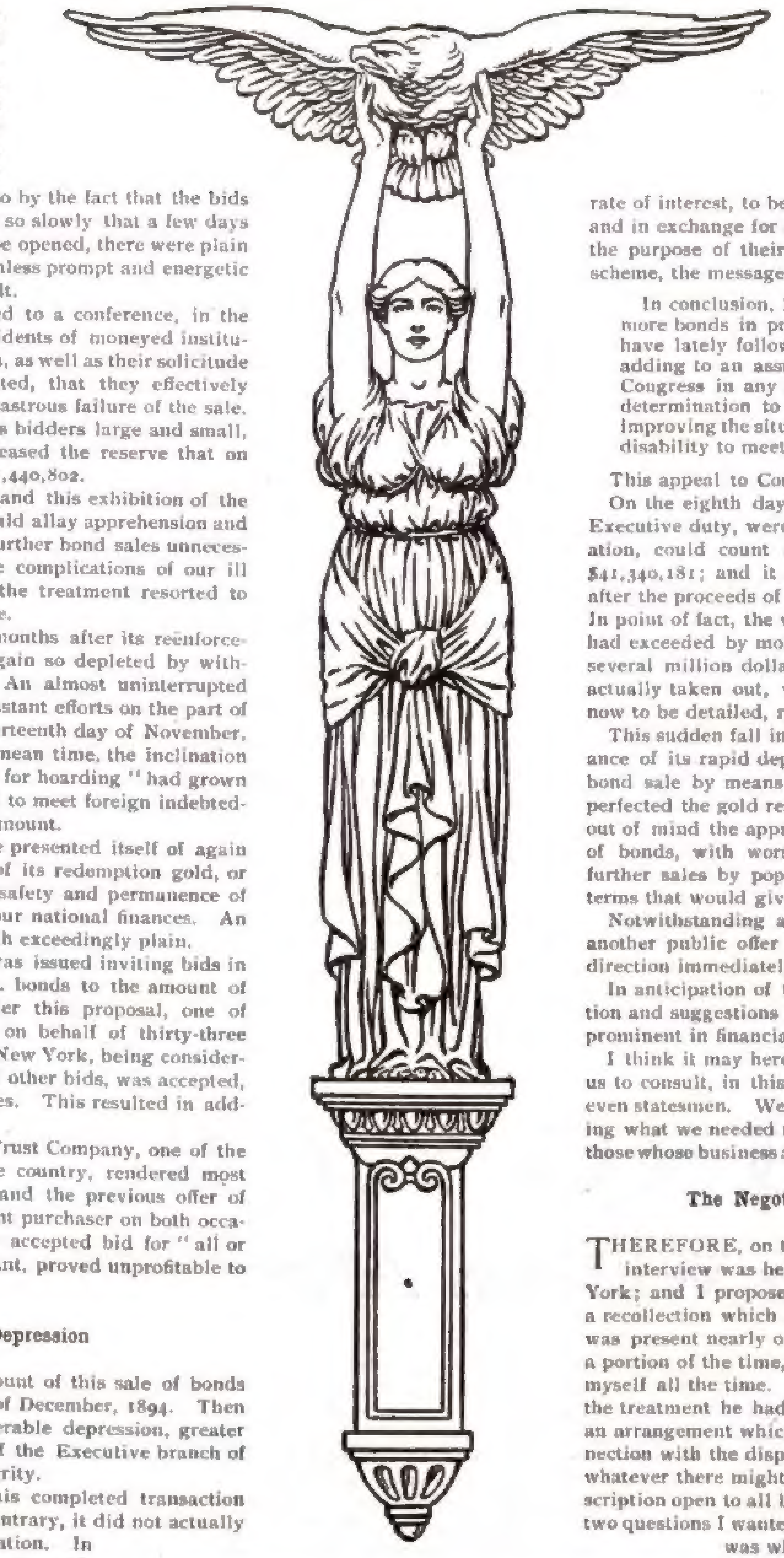
It was hoped that this measure of restoration and this exhibition of the nation's ability to protect its financial integrity would allay apprehension and restore confidence to such an extent as to render further bond sales unnecessary. It was soon discovered, however, that the complications of our ill condition were so deep-seated and stubborn that the treatment resorted to had proved to be only a palliative instead of a cure.

On the last day of May, 1894, less than three months after its reënforcement, as mentioned, the gold reserve had been again so depleted by withdrawals that it amounted to only $78,693,267. An almost uninterrupted downward tendency followed, notwithstanding constant efforts on the part of the Government to check the fall, until on the fourteenth day of November, 1894, the fund had fallen to $61,878,374. In the mean time, the inclination of our timid citizens to take gold from the reserve for hoarding "had grown by what it fed on," while large shipments abroad to meet foreign indebtedness or for profit still continued and increased in amount.

In these circumstances the inexorable alternative presented itself of again selling Government bonds for the replenishment of its redemption gold, or assuming the tremendous risk of neglecting the safety and permanence of every interest dependent upon the soundness of our national finances. An obedient regard for official duty made the right path exceedingly plain.

On the day last mentioned a public proposal was issued inviting bids in gold for the purchase of additional five per cent. bonds to the amount of $50,000,000. Numerous bids were received under this proposal, one of which, for "all or none" of the bonds, tendered on behalf of thirty-three banking institutions and financiers in the city of New York, being considerably more advantageous to the Government than all other bids, was accepted, and the entire amount was awarded to these parties. This resulted in adding to the reserve the sum of $58,538,500.

The president at that time of the United States Trust Company, one of the strongest and largest financial institutions in the country, rendered most useful and patriotic service in making both this and the previous offer of bonds successful; and his company was a prominent purchaser on both occasions. He afterward testified under oath that the accepted bid for "all or none," in which his company was a large participant, proved unprofitable to the bidders.



A Time of Disappointment and Depression

THE payment of gold into the Treasury on account of this sale of bonds was not entirely completed until after the first of December, 1894. Then followed a time of bitter disappointment and miserable depression, greater than any that had before darkened the struggles of the Executive branch of the Government to save our nation's financial integrity.

The addition made to the gold reserve by this completed transaction seemed to be of no substantial benefit, if, on the contrary, it did not actually stimulate the disquieting factors of the situation. In December, 1894, during which month $58,538,500 in gold, realized from this second sale of bonds, was fully paid in and added to the reserve, the withdrawals from the fund amounted to nearly $32,000,000; and this was followed in the next month, or during January, 1895, by a further depletion in the sum of more than $45,000,000.

In view of the crisis which these suddenly increased withdrawals seemed to portend, the aid of Congress was earnestly invoked in a special Presidential message to that body, dated on the twenty-eighth of January, 1895, in which the gravity and embarrassment of the situation were set forth in the following terms:

> The real trouble which confronts us consists in a lack of confidence, widespread and constantly increasing, in the continuing ability or disposition of the Government to pay its obligations in gold. This lack of confidence grows to some extent out of the palpable and apparent embarrassment attending the efforts of the Government under existing laws to procure gold, and to a greater extent out of the impossibility of either keeping it in the Treasury or canceling obligations by its expenditure after it is obtained. . . .
>
> The most dangerous and irritating feature of the situation, however, remains to be mentioned. It is found in the means by which the Treasury is despoiled of the gold thus obtained (by the sale of bonds) without canceling a single Government obligation, and solely for the benefit of those who find profit in shipping it abroad, or whose fears induce them to hoard it at home. We have outstanding about $500,000,000 of currency notes of the Government for which gold may be demanded, and, curiously enough, the law requires that when presented, and, in fact, redeemed and paid in gold, they shall be reissued. Thus the same notes may do duty many times in drawing gold from the Treasury; nor can the process be averted so long as private parties, for profit or otherwise, see an advantage in repeating the operation. More than $300,000,000 of these notes have been redeemed in gold, and, notwithstanding such redemption, they are still outstanding.

After giving a history of the bond issues already made to replenish the reserve, and of their results, it was further stated:

> The financial events of the past year suggest facts and conditions which should certainly arrest attention. More than $172,000,000 in gold have been drawn out of the Treasury during the year for the purpose of shipment abroad or hoarding at home.
>
> While nearly $103,000,000 was drawn out during the first ten months of the year, a sum aggregating more than two-thirds of that amount, being about $69,000,000, was drawn out during the following two months, thus indicating a marked acceleration of the depleting process with the lapse of time.

The Disregarded Appeal to Congress

FOLLOWING a reference to existing differences of opinion in regard to the extent to which silver should be coined or used in our currency, and the irrelevancy of such differences to the matter in hand, the message continued:

> While I am not unfriendly to silver, and while I desire to see it recognized to such an extent as is consistent with financial safety and the preservation of national honor and credit, I am not willing to see gold entirely banished from our currency and finances. To avert such a consequence I believe thorough and radical remedial legislation should be promptly passed. I therefore beg the Congress to give the subject immediate attention.

After recommending the passage of a law authorizing the issue of long-term bonds, bearing a low rate of interest, to be used for the maintenance of an adequate gold reserve and in exchange for outstanding United States notes and Treasury notes for the purpose of their cancellation, and after giving details of the proposed scheme, the message concluded as follows:

> In conclusion, I desire to frankly confess my reluctance to issue more bonds in present circumstances and with no better results than have lately followed that course. I cannot, however, refrain from adding to an assurance of my anxiety to coöperate with the present Congress in any reasonable measure of relief, an expression of my determination to leave nothing undone which furnishes a hope for improving the situation, or checking a suspicion of our disinclination or disability to meet, with the strictest honor, every national obligation.

This appeal to Congress for legislative aid was absolutely fruitless.

On the eighth day of February, 1895, those who, under the mandate of Executive duty, were striving, thus unaided, to avert the perils of the situation, could count in the gold reserve only the frightfully low sum of $41,340,181; and it must be remembered that this was only two months after the proceeds of the second sale of bonds had been added to the fund. In point of fact, the withdrawals of gold during the short period mentioned had exceeded by more than $18,000,000 the amount of such proceeds; and several million dollars more had been demanded, some of which, though actually taken out, was unexpectedly, and on account of the transaction now to be detailed, returned to the Treasury.

This sudden fall in the reserve, and the apparent certainty of the continuance of its rapid depletion, seemed to justify the fear that before another bond sale by means of public notice and popular subscription could be perfected the gold reserve might be entirely exhausted; nor could we keep out of mind the apprehension that in consequence of repeated dispositions of bonds, with worse instead of better financial conditions impending, further sales by popular subscription might fail of success, except upon terms that would give the appearance of impaired national credit.

Notwithstanding all this, no other way seemed to be open to us than another public offer of bonds; and it was determined to move in that direction immediately.

In anticipation of this action it was important to obtain certain information and suggestions touching the feeling and disposition of those actively prominent in financial and business circles.

I think it may here be frankly confessed that it never occurred to any of us to consult, in this emergency, farmers, doctors, lawyers, shoemakers or even statesmen. We could not escape the belief that the prospect of obtaining what we needed might be somewhat improved by making application to those whose business and surroundings qualified them intelligently to respond.

The Negotiations with Messrs. Morgan and Belmont

THEREFORE, on the evening of the seventh day of February, 1895, an interview was held at the White House with Mr. J. P. Morgan, of New York; and I propose to give the details of that interview as gathered from a recollection which I do not believe can be at fault. Secretary Carlisle was present nearly or quite all the time, Attorney-General Olney was there a portion of the time, and Mr. Morgan and a young man from his office and myself all the time. At the outset Mr. Morgan was inclined to complain of the treatment he had received from Treasury officials in the repudiation of an arrangement which he thought he had been encouraged to perfect in connection with the disposal of another issue of bonds. I said to Mr. Morgan, whatever there might be in all this, another offer of bonds for popular subscription open to all bidders had been determined upon, and that there were two questions I wanted to ask him which he ought to be able to answer: one was whether the bonds to be so offered would probably be taken at a good price on short notice; and the other was whether, in case there should be imminent danger of the disappearance of what remained of the gold reserve, during the time that must elapse between published notice and the opening of bids, a sufficient amount of gold could be temporarily obtained from financial institutions in the city of New York to bridge over the difficulty and save the reserve until the Government could realize upon the sale of its bonds. Mr. Morgan replied that he had no doubt bonds could be again sold on popular subscription at some price, but he could not say what the price would be; and to the second inquiry his answer was that, in his opinion, such an advance of gold as might be required could be accomplished if the gold could be kept in this country, but that there might be reluctance to making such an advance if it was to be immediately withdrawn for shipment abroad, leaving our financial condition substantially unimproved. After a little further discussion of the situation he suddenly asked me why we did not buy $100,000,000 in gold at a fixed price and pay for it in bonds under Section 3700 of the Revised Statutes. This was a proposition entirely new to me. I turned to the Statutes and read the section he had mentioned. Secretary Carlisle confirmed me in the opinion that this law abundantly authorized such a transaction, and agreed that it might be expedient if favorable terms could be made.

The section of the Statutes referred to reads as follows:

> *Section 3700.* The Secretary of the Treasury may purchase coin with any of the bonds or notes of the United States authorized by law, at such rates and upon such terms as he may deem most advantageous to the public interest.

Mr. Morgan strongly urged that, if we proceeded under this law, the amount of gold purchased should not be less than $100,000,000; but he was at once informed that in no event would more bonds be then issued than would be sufficient to provide for adding to the reserve about $60,000,000, the amount necessary to raise the fund to $100,000,000.

Not many months afterward I became convinced that on this point Mr. Morgan made a wise suggestion; and I have always since regretted that it was not adopted.

It can hardly be necessary to state that any plan which would protect from immediate withdrawal the gold we might add to our reserve could not fail to be of extreme value. Such of these withdrawals as were made for hoarding gold could only be prevented by a restoration of confidence among those of our people who had grown suspicious of the Government's financial ability; but the considerable drain from the reserve for the purchase of the very bonds sold for its reënforcement, and the much larger drain made by those who profited by the shipment of gold abroad, could be, measurably, at least, directly arrested. Thus to the extent that foreign gold might be brought here and used for the purchase of bonds, the use for that purpose of such as was held by our own people or as was already in the reserve subject to their withdrawal would not only be decreased, but the current of the passage of gold would be changed and would flow toward us instead of away from us, making the prospect of profit in gold exportation less alluring. An influx of gold from abroad would also have a tendency to decrease the sentimental estimate of its desirability which its unrelieved scarcity is apt to create in timid minds. It was especially plain that so far as withdrawals from our reserve for speculative shipment abroad were concerned, they could be discouraged by the efforts of those whose financial connections in other countries enabled them to sell gold exchange on foreign money centres at a price which would make the actual transportation of the coin itself unprofitable.

The position of Mr. Morgan and the other parties in interest whom he represented was such in the business world that they were abundantly able not only to furnish the gold we needed, but to protect us in the manner indicated against its immediate loss. Their willingness to undertake both these services was developed during the discussion of the plan proposed; and after careful consideration of every detail until a late hour of the night, an agreement was made by which J. P. Morgan & Co., of New York, for themselves and for J. S. Morgan & Co., of London; and August Belmont & Co., of New York, for themselves and for N. M. Rothschild & Son, of London, were to sell and deliver to the Government 3,500,000 ounces of standard gold coin of the United States, to be paid for in bonds bearing annual interest at the rate of four per cent. per annum, and payable at the pleasure of the Government after thirty years from their date, such bonds to be issued and delivered from time to time as the gold coin to be furnished was deposited by said parties in the Sub-Treasuries or other legal depositories of the United States. At least one-half of the coin so delivered was to be obtained in Europe, and shipped from there in amounts not less than 300,000 ounces per month, at the expense and risk of the parties furnishing the same; and so far as it was in their power they were to "exert all financial influence and make all legitimate efforts to protect the Treasury of the United States against the withdrawals of gold pending the complete performance of the contract."

Four per cent. bonds were selected for use in this transaction instead of ten-year bonds bearing five per cent. interest, because their maturity was extended to thirty years, thus offering a more permanent and inviting investment, and for the further reason that $100,000,000 of shorter five per cent. bonds had already been issued, and it was, therefore, deemed desirable to postpone the Government's further bond obligations to a later date. The price agreed upon for the gold coin to be delivered was such that the bonds given in payment therefor would yield to the investor an annual income of three and three-fourths per cent.

It has already been stated that the only bonds which could be utilized in our efforts to maintain our gold reserve were those described in a law passed as early as 1870, and made available for our uses by an Act passed in 1875. The terms of these bonds were ill suited to later ideas of investment, and they were made payable in coin and not specifically in gold. Nothing at any time induced the exchange of gold for these coin bonds, except a reliance upon such a measure of good faith on the part of the Government, and honesty on the part of the people, as would assure their payment in gold coin and not in depreciated silver.

It was exceedingly fortunate that, at the time this agreement was under consideration, certain political movements calculated to undermine this reliance upon the Government's continued financial integrity were not in sight; but it was, nevertheless, very apparent that the difficulties of the situation would be greatly lessened if, in safeguarding our reserve, bonds could be used payable by their terms in gold, and bearing a rate of interest not exceeding three per cent. Accordingly, at the instance of Secretary Carlisle, a bill had been introduced in the House of Representatives, some time before the Morgan-Belmont agreement, which authorized the issue of bonds of that description. A few hours before the agreement was made this sane and sensible legislation was brought to a vote in the House and rejected.

When, in our interview with Mr. Morgan, the price for the gold to be furnished was considered, he gave reasons which we could not well answer in support of the terms finally agreed upon; but he said that the parties offering to furnish the gold would be glad to accept at par three per cent. bonds, payable by their terms in gold instead of in coin, in case their issue could be authorized. He expressed not only a willingness but a strong desire that a substitution might be made of such bonds in lieu of those already selected, and readily agreed to allow us time to procure the necessary legislation for that purpose. He explained, however, that only a short time could be stipulated for such a substitution, because in order to carry out successfully the agreement contemplated, the bonds must be offered in advance to investors both here and abroad, and that after numerous subscriptions had been received from outside parties the form and condition of the securities could not be changed; and he added that, but for this, there would be no objection to the concession of all the time desired. It was finally agreed that ten days should be allowed us to secure from Congress the legislation necessary to permit the desired substitution of bonds. A simple calculation demonstrated that by such a substitution the Government would save on account of interest more than $16,000,000 before the maturity of the bonds. It was further stipulated on the part of the Government that if the Secretary of the Treasury should desire to sell any further bonds on or before October 1, 1895, they should first be offered to the parties then represented by Mr. Morgan. This stipulation did not become operative.

When our conference terminated it was understood that Secretary Carlisle and Attorney-General Olney should act for the Government at a meeting between the parties early the following day, at which the agreement we had made was to be reduced to writing; and thereupon I prepared a message,

(*Continued on Page 17*)

GRAFTING AND THINGS

By William Allen White

THE select committee of the Lower House of Congress "on the relations of members with the Post-office Department" has made its report exonerating all Congressmen from blame in connection with the recent postal scandals. The members of the select committee are absolutely honorable men, men who would not deliberately whitewash the angel Gabriel. In the concluding paragraphs of the report it is written: "Their correspondence has brought to the light that department of the Government with which their relations were most intimate. Undoubtedly some of these letters were carelessly written. The action in some cases was not well-considered. The statement found in some instances in the letters from an executive officer, that what was done was done as a favor to the member, might well have been resented." But the report maintains that the personal integrity of the members of the House is unsullied.

Those "most intimate relations" mentioned in the report are these: When a postmaster desires an increase of clerk hire, or desires to make a new rental contract, the postmaster may not go at the business as the subordinate of one department would go to his superior in an insurance office or a railroad. The postmaster goes to his Congressman—an outsider; the Congressman goes to the Superintendent of "Salaries and Allowances" in the Post-office Department and makes the request. The Congressman has a vote upon the bill appropriating money into the hands of the aforesaid Superintendent of "Salaries and Allowances." If the Superintendent refuses to obey the Congressman the Congressman has a way of getting even, and he has been known to take it. On the other hand, if the Superintendent favors the Congressman—grants the increase, right or wrong—the Superintendent makes a powerful friend, and there you are. The Congressman is not responsible to the people for the way the Superintendent's money is spent. That is the Superintendent's lookout. But if he has a number of powerful Congressmen backing him up—as the lamented Mr. Beavers had—the Superintendent may snap his fingers at public sentiment and hold his place. Thus no one is checked. These are the "most intimate relations" which the report of the Congressional investigating committee tells about.

Now, there are several things that the report does not state. One of the important things is this: That Mr. Beavers, now under indictment for embezzlement, but lately chief of the Salaries and Allowance Division, had a million dollars at his disposal, to be given to clerks and others under the law, at the suggestion of Congressmen. The letters and correspondence in the Bristow report show that Congressmen truckled to Beavers and toadied to him for favors. And while, as the report of the members of the Congressional investigating committee shows, "the statement that what was done was done as a favor to a member of Congress might well have been resented," it was not resented because in certain cases members were going "a crooked mile" after "a crooked sixpence, on a crooked stile."

The establishment of those "most intimate relations" between the Post-office Department and the members of Congress is wrong. The executive and the legislative departments can get "most intimate" on a million-dollar slush fund only with disastrous results.

The members of Congress have been acting under a time-honored precedent: and Congress worships precedent. But that precedent is dead wrong. The same good sense which made President Roosevelt say that mere political influence would hurt a candidate for promotion in the Army or Navy, and that the President would not consider political petitions in the War Department or Department of the Navy as such, might well be used in the Post-office Department. If it is wrong—and it is—for Congressmen to meddle with appointments in the War Department, it is equally wrong for them to busy themselves about post-office clerk hire and about rentals.

It is all very well for them to say that, if they did not busy themselves thereabout, great injustice would be done; that the Post-office Department would not increase clerk hire in growing post-offices, and that rentals would not be fairly estimated.

But if for one month Congressmen had kept away from the Post-office Department, and let the injustices accumulate even for that short time, and then publicly—and not "most intimately"—had demanded efficiency in the Post-office Department by resolution citing the cases by name, the wrongs would have been righted, and that, too, without establishing those "most intimate relations" which the report admits. The meat of the whole matter is in those "most intimate relations." They have no business to exist, and they cannot exist long without building up corruption.

Beavers used his million dollars to get on "most intimate relations" with Congressmen; he was a power in the land; he could and did give increased rentals and increased clerk hire where he could make friends with persons of power. Secure in his power, Beavers started to branch out, and the men in Congress who shouted the loudest against the report asked for by Mr. Overstreet had no word to say against Beavers and his practices.

The anger in the House against the President for bringing Beavers into court was ill-concealed. The report was an object-lesson in government as it really is. The "most intimate relations" between the executive and the legislative branches, which resulted in Beaver's downfall, were glaringly exposed.

And to have their constituents know that they were holding "intimate relations" with a man under indictment rather riled the offending Congressmen.

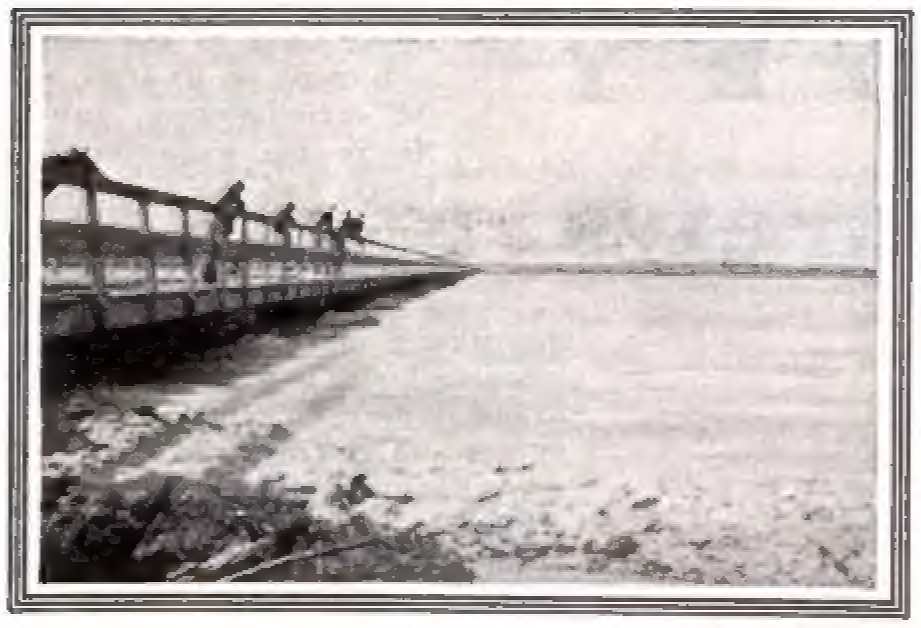
The people of this country pay enough taxes to have the Government run honestly. Congressmen too often regard taxes as their perquisites. The Congress is not responsible to the people for the administration of the laws, nor for the minutiæ of the distribution of the taxes. Congressmen, therefore, should in all honor have little to say about the execution of the laws and details of the distribution of the taxes, unless the laws are administered badly and the taxes dishonestly distributed, without Congressional interference. But there has been Congressional interference and it has brought on maladministration. Good government demands that Congress take hands off and keep them off, not merely in the Post-office Department, but in all Government departments.

This is against all precedent; so was civil service against precedent when it was established. But this new condition of affairs—when Congress shall keep hands off—is coming; and until it does come—until the unknown majority of Congressmen and Senators cease to be mere office brokers and department clerks—the standard of statesmanship is not likely to be materially raised.

And every one will admit that better things might be than those that are.

THE NILE OF THE WEST

BY PHILIP EASTMAN



ARKANSAS RIVER AT GARDEN CITY, KANSAS. RIVER FULL OF WATER IN SPRING FROM MELTING SNOWS IN COLORADO MOUNTAINS

WERE these the days of feudal law the vassals and tenants of the farm lands of Kansas and Colorado might be answering the call to arms of the chief to go forth to battle and settle the differences of the two States over the waters of the Arkansas River: "The Nile of the West." But, instead, these two States are calling upon their ablest lawyers to battle with briefs and citations, demurrers and pleadings, before the Supreme Court of the United States, to determine whether one State shall have all the waters of the river for irrigation or whether the waters shall be divided.

The contest was begun by Kansas in 1901, through her Attorney-General, when a bill of complaint was filed before the Supreme Court. Since then the Legislatures of the two States have appropriated money for carrying on the fight. The proceedings through these three years have been legal skirmishes. From now on the real battles will be fought.

The position of Kansas has been outlined by her attorneys as follows: "The gist of this proceeding lies in the fact that the State of Kansas is the riparian owner of lands within its boundaries, and the further fact that the State of Colorado is . . . a very great offender against our rights. . . . The waters of the Arkansas River should serve the needs of two States and not of one. . . . The State of Kansas should not and will not ask for all. We are not asking that a ditch be closed in Colorado in order that one may be opened in Kansas. We are only asking that sufficient water be permitted to flow in our river to fertilize our fields in the natural way."

Colorado's position is briefly stated by her attorneys as follows: "The State of Colorado has the sovereign right to appropriate the waters of its natural streams and utilize them for the benefit of its own or lands of its citizens."

The Vast Interests at Stake

MANY another suit, involving practically the same questions, has been brought by individuals. In such cases farms took the place of the States in the Kansas-Colorado suit, and a brook, having its rise from a spring on one farm and flowing through another farm, has been in the same controversy as the Arkansas River. In such suits the interests of but two farms were concerned, but in the suit between these two States thousands of farms, millions of acres of land, immense agricultural and stock-raising industries, mammoth beet-sugar factories and thousands of people are vitally concerned.

Within recent years the sugar-beet raising industry of the Arkansas Valley in Colorado has been developed. A large sugar factory has been built. The melon-growers of Rocky Ford and other localities have made a market for their crops all over the country. Alfalfa is raised for the feeding of large herds of cattle, sheep and hogs.

Thousands of settlers have located in the Arkansas Valley in Colorado in the last ten years. These settlers, the sugar factories, the live-stock feeding industry, and the prosperity and richness of the Arkansas Valley are due to the elaborate system of irrigation developed by Colorado and private corporations. Miles and miles of canals to carry water from the Arkansas to reservoirs and the elaborate systems of irrigation ditches have been the means of reclaiming the semi-arid lands of the valley and making it one of the most fertile agricultural regions of the West.

The great work undertaken by Colorado is not yet completed. More canals and more reservoirs, more beet-sugar factories and increased farm acreage are contemplated. What if the decision of the court is that Colorado may take no more water from the river? What if Colorado is compelled to give up some of the waters now annually appropriated for the use of the irrigators in the valley? Then millions of invested capital receive a blow and the development of the valley in Colorado ends.

Again, what if Colorado continues to build canals and reservoirs? Then the Arkansas River in western Kansas will be perpetually dry, the winds will fill the bed of the river from bank to bank with sand. There will be practically no river.

Years ago ditches were excavated in western Kansas to carry the waters of the Arkansas to the farms in the valley. Later the waters of the river failed by reason of their being diverted in Colorado. The ditches in Kansas, just when the water was needed, were dry. Then many of the farmers sunk wells in the valley and raised the water with windmills from the underflow into reservoirs to use in irrigating their crops.

The soil of the Arkansas Valley is porous and underlaid with deep beds of sand, through which the larger portion of the river water flows. The fertility of the lands in the valley depends upon this underflow.

The underflow is what Kansas is battling for even more than the waters of the river bed. With the increasing use of the river waters in Colorado the underflow has diminished in many sections of the Kansas Valley, and should Colorado finally use all the water obtainable the crops in the Arkansas Valley in Kansas will wither and the valley will again be semi-arid as it was before the settlers reclaimed it from its natural state as a part of the Great American Desert.

The diminishing of the underflow was first noticed near the southern line of the State, where the Arkansas flows into Oklahoma. In Sedgwick, Sumner and Cowley Counties the Arkansas Valley is from five to twenty miles wide. In this broad valley are farms that have produced rich crops. All of these valley farms have been fertilized by the underflow. The failing of the underflow was first noticed in these counties where orchards became unproductive by reason of the apples falling in the middle of the growing season, and corn and wheat withering and ceasing to grow when the crops should be, and formerly were, growing and maturing. This state of affairs has slowly traveled up the valley, and the belief of the Kansas farmers is that by so much as water is taken from the Arkansas River in Colorado by that much it diminishes the underflow, and that, if the depletion continues, the condition existing in the southern counties will extend the length of the valley in Kansas.

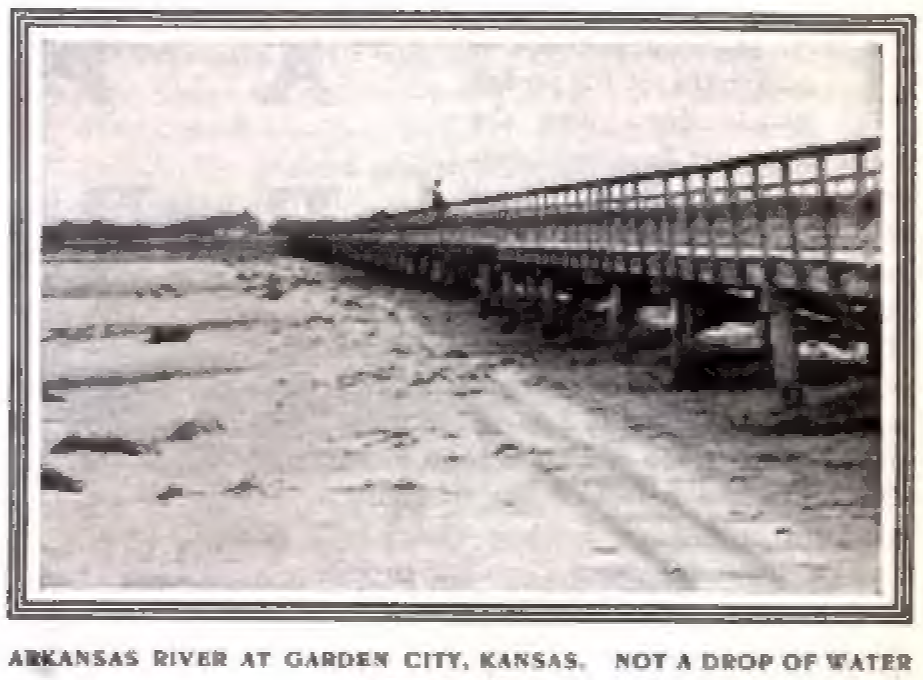
It will require the wisdom of a Solomon to adjudicate the case without injury to any interests, unless the judges can discover more water.

It is not uncommon for the bed of the Arkansas River in Kansas to be perfectly dry. The flow of the river, normally, is from early spring until August. The river bed is shallow. The banks, at most points, are but a few feet high. During the months when the river bed is dry, the winds, shifting the sand of the surrounding country and carrying it miles across the prairie from the sandhills, fills the bed of the stream. When the melting snows and the spring rains in the Rocky Mountains start a torrent that the canals and reservoirs cannot control, then the waters flowing through Kansas, checked and impeded by the filling-up of the river bed, flow over the surrounding country, and the Nile of the West is on a rampage. It is seldom that the Arkansas in Colorado is dry.

In Colorado 350,000 acres of land have been reclaimed by irrigation with the waters of the Arkansas. This land is now valued at $25,000,000. The canal companies and landowners have invested millions in canals, ditches and reservoirs. There are several thousand miles of canals with a surface capacity of over 30,000 acres. More than a million has been invested in a beet-sugar factory. The population of the towns and villages in the valley is upward of 50,000, the total population of the valley being 200,000. The length of the Arkansas in Colorado is 280 miles. It flows through seven counties in that State and drains an area of 22,000 square miles.

In Kansas the value and productiveness of 2,500,000 acres in the Arkansas Valley depend upon the waters of the river. More than 100,000 citizens are vitally interested in the outcome of the suit. From Great Bend westward to the State line, the valley was settled from 1872 to 1884.

There are 800 miles of canals and irrigation ditches in five counties in western Kansas. These canals and ditches, distributing water from the Arkansas River, were the means of bringing 124,000 acres of land under a high state of cultivation. Since 1892 the surface flow of the Arkansas River has failed until now there is very little water flowing into the river, and the ditches and canals have been abandoned. When the waters of the river failed the hope of the farmers and stockmen was the underflow which is found from eight to twenty feet below the surface. Outside the valley in western Kansas are millions of acres of semi-arid upland plateau which grows a rich native grass that makes cattle-raising profitable if the herds can have watering-places in the valley. The cattle-raising industry now depends upon the wells which tap the underflow and provide stock water.



ARKANSAS RIVER AT GARDEN CITY, KANSAS. NOT A DROP OF WATER IN THE RIVER BED

Colorado and Kansas are not the only States concerned in the outcome of the case. A decision sustaining the contentions made by Kansas will be beneficial to some States where irrigation is carried on, or is contemplated, with waters from a river rising in another State. If Kansas can command the waters of the Arkansas River in the borders of Colorado, then Nebraska, New Mexico and Utah can also command the waters of the Platte, Rio Grande and the tributaries of the Colorado. If, as her attorneys contend, Colorado has the sovereign right to the waters of the rivers rising in that State, then the waters of these rivers might be diverted and impounded and the river beds in the adjoining States and Territories might be left dry.

The Arkansas is a navigable stream from its mouth to Fort Gibson, Indian Territory. What if Kansas can compel Colorado to give up the waters, then cannot Oklahoma, should she choose, compel Kansas to give up the waters to her, and then in turn might not the Indian Territory claim control and demand them from Oklahoma, and finally, might not Arkansas, the farthest State down the stream, claim superior riparian right over all?

The march of the common law through the vast area of the West on both sides of the Arkansas River affects the case. The common law of England and of Spain and of France has been invoked by the attorneys, for the common laws of these countries once governed different sections of the country which forms the drainage basin of the Arkansas.

Uncle Sam's Interest in the Matter

THE United States, through Attorney-General Knox, has intervened and will take part in the suit for a decision. Allowing the contentions of either Kansas or Colorado would defeat the object and intent of the Reclamation Act, passed by Congress in 1902, for the building of reservoirs and dams in the arid regions of the West, to impound the waters of streams for the reclamation of the deserts. The United States will oppose the contention of Kansas that the waters of the Arkansas in Colorado should, according to the riparian laws, flow uninterrupted and undiminished. The United States will also oppose the theory of the Colorado attorneys that the State is the owner of the waters of the river and can divert and appropriate all, leaving none to flow into Kansas, although Kansas has previously made use of the waters of the river in the irrigation of lands.

The United States is especially interested in the outcome of the Kansas-Colorado suit, as the Government owns a million acres of land, in the watershed of the Arkansas, that will be salable only when irrigation is provided from the river. The United States contends that the common-law doctrine of riparian rights has been abrogated, necessarily, in the arid and semi-arid regions, and that in lieu thereof a doctrine has grown up that the waters of natural streams may be appropriated, and that prior appropriation and use of such waters gives a right superior to the rights claimed by owners of riparian lands. Upon this doctrine 10,000,000 acres of land in the West have been reclaimed.

There are 60,000,000 acres that are yet to be reclaimed by the United States under this doctrine.

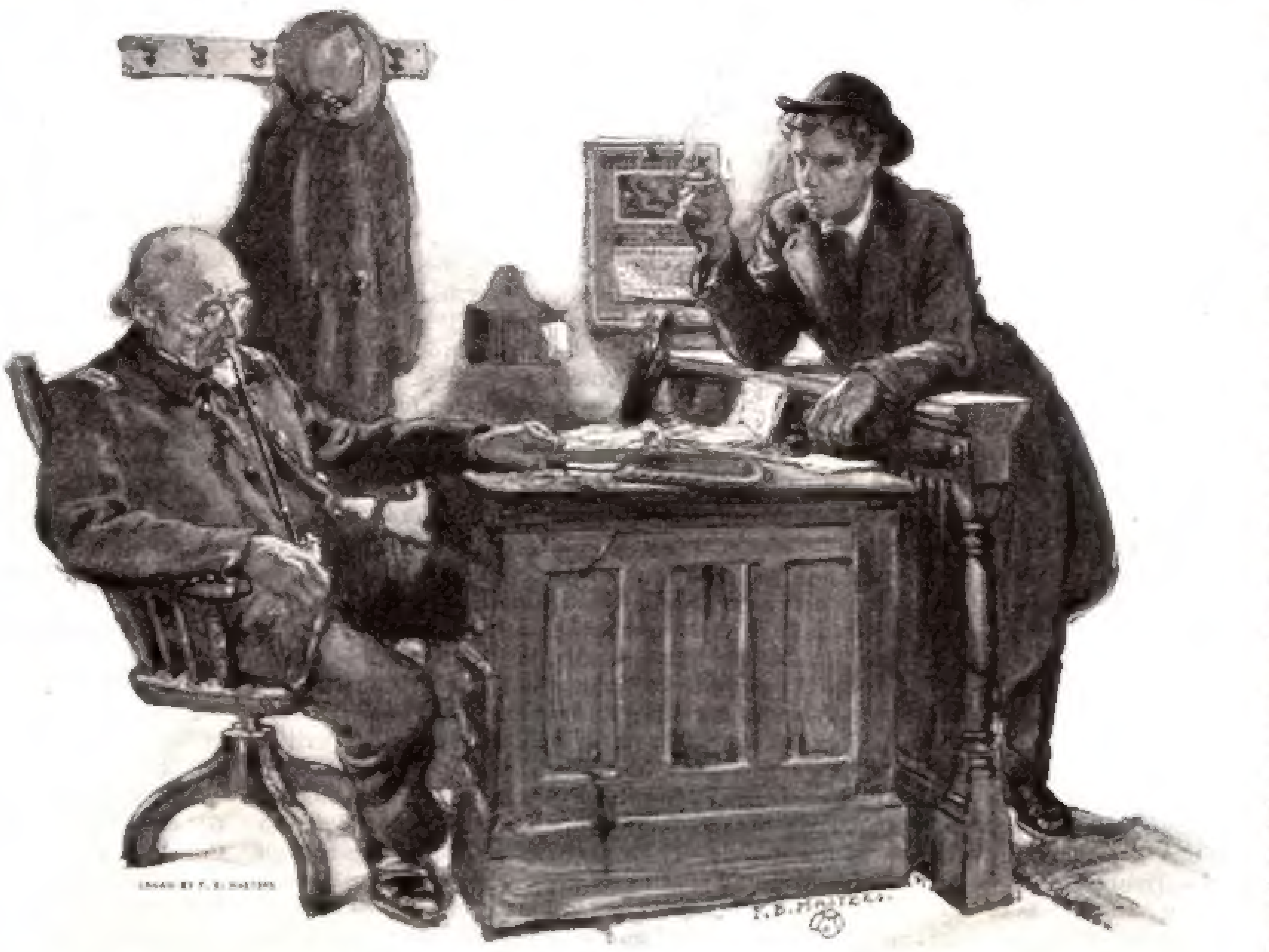
The United States has already awarded contracts for reservoirs and dams on the Shoshone River, in Wyoming, for the storing of waters for the reclamation of 500,000 acres of arid land, which, when made productive, will sustain a population of 250,000.

There are under contemplation plans for irrigating about a million acres more of public lands at a cost of $20,000,000. Should the contentions of either Kansas or Colorado in the Arkansas River suit be sustained it would prevent the completion of these proposed schemes of the Government.

A Shakeup at Headquarters

A POLICE STORY

By Roland Franklyn Andrews



"THEY'RE GOING TO BOUNCE YOU OUT OF THIS JOB"

THE Winebury chief of police thrust his pudgy hands deep into the pockets of his flapping trousers, peered weakly out through the thick lenses of his big, round spectacles, and blinked his mild blue eyes. The Winebury chief always blinked when he was perplexed or worried, and he was perplexed or worried most of the time. He sunk his bald head deep into the collar of his ill-fitting uniform coat, blew forth a cloud of smoke from his long German pipe, and wriggled uneasily in his armchair as English, reporter for the Daily Columbian, rattled on.

"They're after you," asserted that amiable young man, resting his elbows on the battered headquarters desk—"Naylor and Fahey and all the rest of the board. They're agreed for once in their giddy official careers, and they're starting out to make a regular sunburst of history. They're going to bounce you out of this job so hard you'll squash up when you land. They'd have done it to-night, only Naylor's in a hurry to get to the Princebury reception and Leach's baby's playing tunes with his teeth, and they couldn't spare the time. They'll finish you to-morrow night for sure." Having applied the rack, English lit a cigarette and assumed the attitude of a politely interested spectator.

The Winebury chief blinked again and glanced about him with an air of pathetic helplessness. "Now, what do they want to act like that for?" he queried peevishly. "I ain't done nothing crooked. What do those fellers want to make me trouble for?"

"It's the trolley riot," explained English, returning to his post as master of the rack. "Between you and me and that dinky Dutch pipe you're smoking, Chief, you did make a pretty bad botch of that riot. Fahey says if you'd lit into the mob early in the evening there wouldn't have been any brick chucking or any militiamen in here, and Leach says if you'd properly banged 'em up with clubs things would have come out all right. Cleves says you haven't nerve enough to handle a kindergarten, and Ardsley says you aren't fit to be a patrolman. Oh, the Board of Public Peril is wide awake this time and there's going to be a bally festival in these headquarters!"

The chief reached out a single fat hand to toy nervously with a ruler on the ink-stained desk. "I don't think I was wrong about that riot," he protested feebly. "If we'd clubbed those fellows they'd ha' got mad an' thrown all the more stones, an' like as not there'd been shootin' an' bloodshed. Shootin' an' bloodshed ain't good. I was shootin' with Phil Sheridan before Fahey an' most o' those chaps was born, an' I know what 'tis. It's better to have a few trolley cars smashed up than to go killin' a lot of hot-headed boys that don't know no better. Say, I don't think I was wrong about that riot."

"Course you don't," assented English. "That's what Naylor says. He says you're honest an' act on the best of motives, but that you lack firmness and nerve and moral courage and, above all, the ability to take the initiative, and that therefore you're not the right sort to be chief of police in this bright and beautiful burg. That's what Naylor says, and that's what the rest of 'em would say if they knew how. They aren't looking for any fatherly affection on the force just now, Chief; they're looking for a little git up and git, and they say you can't deliver the goods. You're up against it."

The Winebury chief sank even lower in his chair. He sought to puff vigorously at his pipe, but his lip quivered and his mild eyes grew wider. "I got a wife an' children to support," he said softly, "an' those fellers want to fire me. Say, is that board still in session?"

"Just finishing up, but it won't do you any good to go over and raise a holler. Fahey said you'd squeal pretty loud. 'Twon't do any good to holler."

The chief leaned forward and rested his head in his palms. He looked old and worn and almost senile in the flickering gaslight, and his shapeless fat body trembled ridiculously in the chair. "I ain't goin' to holler," he said wearily. "I—I'm too old to holler very loud. Say, English, there was a feller in here said he'd give you a good item if you'd drop into Dodson's place about this time."

The reporter threw away his cigarette and buttoned his coat. "That's the bum part of this job," he commented cheerfully, "always on the jump. Ain't any job much good, Chief, and—well, buck up and you'll land all right somewhere."

He opened the door, then turned for a moment. "Good-night, Chief," he said. "Buck up."

"Good-night," answered the chief, blinking hard at the ruler in his hand. "I'll buck up."

For a long time the old policeman sat huddled up before the rusty desk, staring hard at the gilded wire netting that prevented unsteady shatterers of the peace from lurching into the dignity of the force when arraigned before its head for purposes of pedigree. He tapped the desk unsteadily with the ruler and he fumbled with his fingers at his twitching lip. He had served Winebury as the chief of its Police Department for many years—more years than he liked to remember. He was too old to roll brass in the big factories down by the river and he knew nothing of business. There was the boy, whom he had hoped to send to college, and there was the little home with the mortgage still unpaid. And it was so warm and comfortable in the station with the sickly gaslight and his pipe rack on the wall and the tattered, leather-covered chair in which he had sat so long that it seemed almost a part of him. It was wrong to rob him of all this. It was morally wrong to break his life in his old age even if he had erred in the suppression of that riot.

He had been a faithful servant. He knew that. Day after day he had spent more hours in that office than the regulations demanded he should spend. He had locked up drunken men without fear or favor, and he had always looked to it that the patrolmen's shoes were properly blackened before the day and night squads marched out. And he had never "grafted," as he had read of policemen doing in New York and as he knew Captain Quinley had done in a small way over in Brandville. He had been an honest man always. He had thought of growing old and honored in his office. Sometimes he had even pictured himself found dead in his chair, dead at his post of duty with his uniform tightly buttoned about him—and because of the recurrence of this picture with its mingled pathos and dull, steady heroism, he always buttoned his shabby blouse when he felt himself nodding off to sleep at his desk. And he had seen in fancy the big, sad funeral they would give him, with the force marching slowly back of the hearse with crape on its arms, and the commissioners, young Naylor the exquisite, and Leach, and the rest sitting solemnly in the carriages, and perhaps there would be a pension for the wife; but they were going to force him out—"bounce him," as English had said—and all the town would know of his failure and disgrace and he should die a forgotten old man, poor and useless and drearily commonplace.

He had done well enough until the trolley company had refused the demand for higher wages and the strike had come. Then there had been one night of rioting, with Centre Square full of half-angry, half-amused men and boys, who had thrown stones at the cars and laughed to see the "scabs" jump, and then, aroused by the havoc wrought by their own deviltry, had become cruel-hearted, unreasoning animals, who took a savage delight in the crashing destruction of property and the hurt of their fellowmen. He had sent his reserves into that mob early in the battle, but he had told them not to use their night-sticks or revolvers, and the mob, strong in its numbers, had pushed them aside and jeered at them. His tender old heart wouldn't let him club and shoot those half-grown lads, who had thrown their first missiles in a spirit of mischief rather than bitterness, and because of this these cool commissioners, having hearkened to the indignant and energetic manager of the trolley company, were going to rob him of his place. It was hard.

"Heigh-ho," sighed the old chief wearily. "I remember when they tried to bounce Phil Sheridan at Winchester; when those Johnnies tried to bounce him. I was a fighting man then. I remember what he said. I heard him, I did. He said: 'Turn, you suckers, we'll give 'em h—l!'"

He buried his face in his pudgy hands again. When he looked up the blue eyes had lost their mildness and the squat figure was straight and true. "That's what Phil Sheridan said," he whispered. "By great thunder, I'll turn and give 'em a little myself!"

He puffed furiously at the long pipe. He stood up squarely on both feet and shook himself as one who has roused from an unrestful sleep. Then from a pigeonhole he extracted a packet of formal-looking papers and chuckled. The chuckle was more becoming to the chief than the habitual blinking, and he knew it. Therefore he chuckled again, and blessed the forethought of the young prosecuting attorney, whose custom it was to leave in headquarters a number of warrants already signed to be filled out by the police officer in charge, as the emergency might require. Slowly he wrote in the blank spaces with a scratchy stub pen. Then he touched a bell.

"Stephens," he said to the yawning doorman who emerged in his shirt sleeves from the corridor, "you go out and bring in seven good men. Get McRiff, and Welch, and Sullivan, and Kennedy, and Tudor, and Ryan, and Mooney—don't forget Mooney. Wake 'em up and tell 'em to hustle. There's going to be something doing."

"Say," began Stephens with another yawn, "there's a little cleaning job in there that I oughter——"

"Who's running this station?" snapped the chief. "You do as you're told."

The doorman's yawn changed to a gasp of surprise. "All right," he assented hurriedly and bustled out into the night.

The chief paced up and down the narrow confines of the dingy little office, crushing the papers in his hand. The big pipe had gone out, but he still puffed nervously at it and tossed his gray-fringed head as he had not tossed it since he rode through the Shenandoah more than thirty years before. "'Turn on 'em,' was what Phil Sheridan said," he muttered. "Hello, Mooney, you here? Well, you take this and go out an' arrest this feller. And then you bring him here on the run and don't let him have time to talk to nobody. See?"

Mooney, buttoning his dress coat, paused to read laboriously the crumpled paper. Then he looked at his superior wonderingly. "F'r the love av Hiven, sor!" he gasped; "whativer are ye——"

The chief wheeled. "Mooney," he said fiercely, "you've been on the force long enough to know how to obey orders and shut your noise. You do as you're told and you bring that feller in quick. That's all."

"But——"

"You do as you're told."

The Irish patrolman drew himself up, clicked his heels and brought his club to salute. "Right, O," he answered and stalked out with as much dignity as he could muster from the depths of his amazement.

McRiff, Sullivan and the rest, curious at their summons, followed in rapid order. Man by man they were given the papers and the orders; man by man they began horrified expostulation, and man by man they were bullied and word-lashed by the transfigured head of the force until they collapsed in wonderment and sought only to escape his wrath. "You obey your orders or I'll have those buttons off you," yelled the chief at the giant McRiff, who hesitated even at the last. McRiff tapped his forehead solemnly as he closed the door, but he hurried forward even as the others.

The old chief stood alone. He was almost frightened at what he had done, but he smoothed the creases from his slouchy uniform and relit his big pipe. His blood was stirring, and his heart beat fast with the excitement of the game. He was growing young again, and his mind was surging restlessly. He wished he might hold a sabre in his hand. He wanted to slash and hack at something hard and throw himself furiously against resistance. His spirit went out for the shout of defiance and the sweep of the charge and the shock of conflict.

Mooney entered with his hand on the shoulder of Rankin B. Naylor, youthful president of the biggest rolling mill company in the city and commissioner of the Winebury Board of Public Peril. Mr. Naylor was in evening dress with his opera hat on the back of his handsome head. His tie was disarranged and his face was flushed. It was plain that he was not pleased.

"See here, Chief," he burst out, "what foolishness is this? What——"

"Where'd you get him?" asked the chief, turning to the imperturbable Mooney.

"Princebury's," responded the patrolman; "he was jist a-goin' ter lead a kertillion, sor."

"Lock him up."

"You idiot!" yelled the astonished Naylor. "What's the matter with you? Officer, you let me go. That man's gone crazy."

"Lock him up! Cell Number One!" repeated the chief.

Mooney tightened his grasp on the shoulder and moved toward the corridor.

"Stop, you blithering fools!" commanded the irate commissioner. "Chief, if you've got a glimmering of reason left in that thing you fool yourself into believing is a head, tell me what you think the charge against me is."

"It's conspiracy," answered the chief politely, as he struggled inwardly to assume an outward appearance of icy calmness. "It's conspiracy, Mr. Naylor; conspiracy against the public peace. It's a very serious matter, and there won't be no bail—and you won't see no counsel nor friend until morning. Take him in, Mooney. Good-night, Mr. Naylor."

The high-pitched and somewhat incoherent argument of the commissioner and the half-apologetic, half-bewildered responses of his Celtic guardian mingled indistinguishably with the clang of a cell door as Patrolmen Tudor and Welch entered with Commissioners Fahey and Cleves. Mr. Fahey was a gentleman of middle age, by occupation a publisher and by nature impulsive and bellicose. From the cast of his countenance and the disarray of his garments, as well as by the somewhat strained expression on the ordinarily placid features of the stout Tudor, it was evident that there had been some controversy as to the propriety of the journey to the station.

"Lock him up!" ordered the chief. "Did he kick?"

"Raised hob, sir," reported Tudor fervently. "He was tryin' to catch a train."

"You lunkhead!" screamed Fahey, "this is——"

"Cell Number Three, Tudor."

"What in blazes——" began the perplexed Cleves.

"Cell Number Two, Welch. You're suspicious characters, gentlemen. The welfare of the municipality demands your arrest. Sorry. Take 'em in, boys. There's more coming."

Commissioner Ardsley, escorted by Officer Ryan, arrived in a state of blank amazement. He was a merchant in a small way, and his mental equipment was not such as to enable him speedily to diagnose sudden physical disturbances of this nature.

"Now, look-a-here," he commenced, as he squared himself before the fiercely flaming pipe.

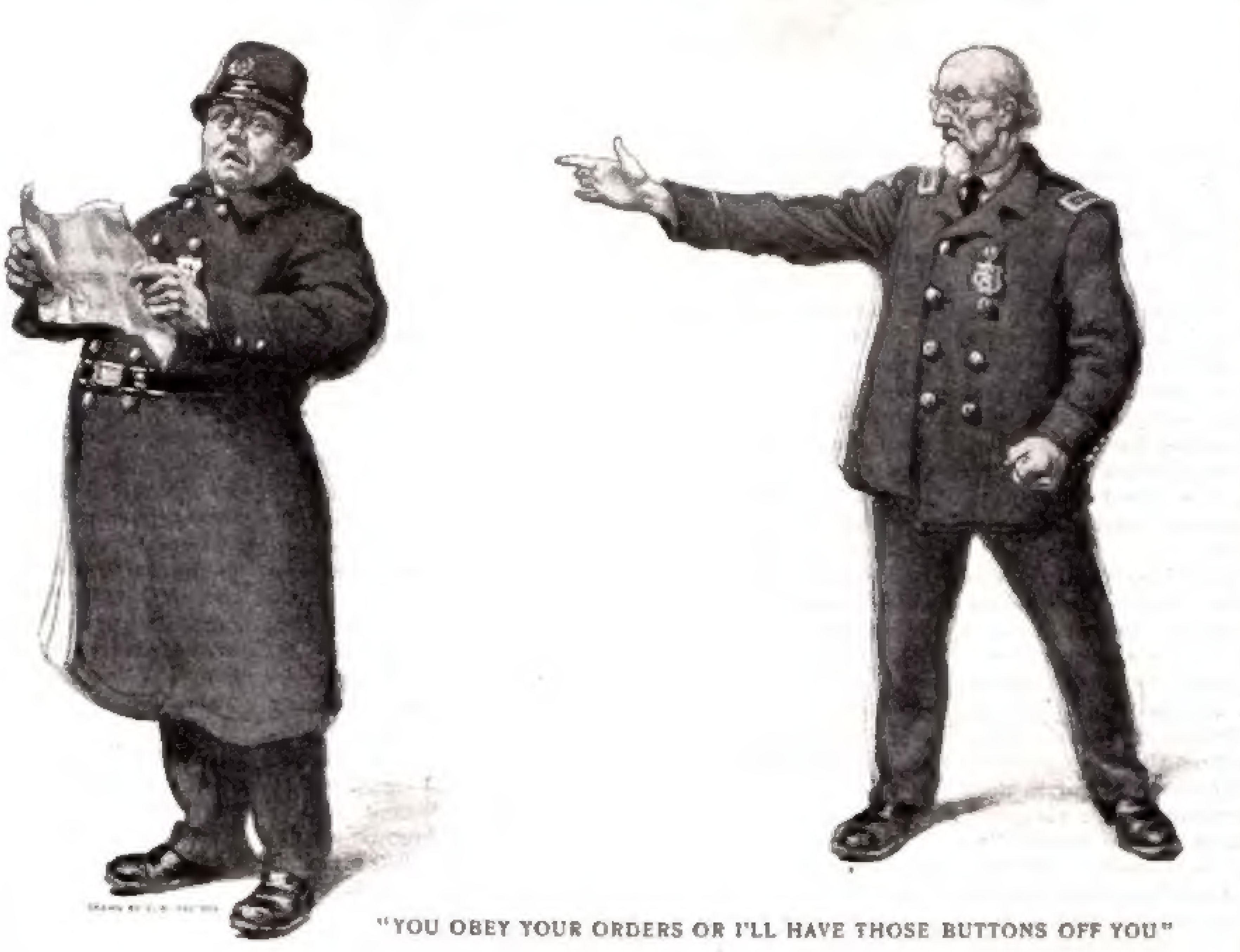
"Cell Four, Ryan," came the terse order from a seething haze of smoke. "Hurry. You're locked up for the safety of the public, Mr. Ardsley. Evening, Commissioner Leach. How's the baby?"

Commissioner Leach's arm was linked familiarly in that of Patrolman Kennedy, but there was in his comportment that which suggested the attitude had not been inspired by the warmth of friendly cordiality.

"I'll break your neck for this," he announced hotly. "This is no time for your silly jokes, you doddering old fool. You tell this man to let go of me, quick. I've got a child that——"

"I got children, too," interrupted the chief, in a tone indicative of pleased surprise at the discovery of a common cause. "Put him in Cell Number Five, Kennedy. You and Mr. Naylor are in for conspiracy, Mr. Leach. Step lively, please. The majesty of the law's comin' here in a minute."

Commissioner Leach's declarations in the corridor were still audible as the door flew open with a crash to admit no less a personage than the young prosecuting attorney. The prosecutor had played football once for a certain university which has grown great and strong as its sheltering elm trees have grown old, and the expression of his face, as he was urged forward by the obviously apprehensive McRiff, was much the same as that noted thereon earlier in his career by certain young men in crimson jerseys, when they met him somewhat informally in the middle of a white-lined frozen field. Behind him puffed the corpulent and dignified judge of the city court, propelled by Officer Sullivan. The prosecutor was less fiery in his discourse than his predecessors.



"YOU OBEY YOUR ORDERS OR I'LL HAVE THOSE BUTTONS OFF YOU"

"May the Lord have mercy on you, Regan, for I won't," he said acidly. "I don't know just what monkey business you're trying, but I'll make you wish you were back in Kerry, six feet deep in a peat bog, before this is over."

"This outrage——" commenced the judge.

"Trouble with 'em?" queried the chief, eying his subordinates.

"Trouble! O Lord!" ejaculated McRiff. "They was in the club. I had to put the bracelets on this feller. I just had to. Say, this is all right, ain't it?"

"It'll be all right if you learn not to talk so much. You've done well enough."

"Gentlemen"—he turned his attention to the prisoners—"you're arrested along with the whole Board of Public Peril because—because you ought to be. It's real thoughtful of you to leave signed blank warrants here, Mr. Mourdant. They came in real handy."

"I annul every one of these warrants," said the prosecutor sharply.

"It's too bad you can't," mused the chief pityingly, as he studied the papers in his hand. "You see you ain't responsible for your actions no more. You and Judge Burdett here is arrested for bein' d-i-p-s-o-m-a-n-i-a-c-s. It's a terrible thing, that dipsy thing. I knew you fellers would go downhill in that club with the drinking and such things. It's too darn bad. Put 'em in the last two cells."

"Chief Regan——" began the judge pompously.

"I'll be in to call on you a little later, judge," answered the chief, turning away. "Push 'em in, fellers."

As the door to the corridor swung closed the old chief dropped into his chair. He did not toy nervously with the ruler, and he did not fumble at his lips. His hands were clinched firmly and his jaw had set in the squareness of younger days. He looked about him slowly and nodded curtly at the puzzled Stephens, whose brief official career had led him into the belief that the police service of Winebury was a slow-moving, easy-going institution, founded on the doctrine that all men are equal, and that the free American citizen recognizes no superior, even in a personage adorned with stripes and straps. Recent developments had caused Mr. Stephens to apprehend that his estimate had been partially incorrect.

"Stephens," commanded the chief, "go out and get a drink. It'll be the first one you've taken without disobeying orders since they made a cop of you. And you needn't come back to-night, Stephens. If you try to you won't get in."

He swung to and fro on the revolving chair, running his eye over the slate and the record-files. He would miss that slate with its bald, nightly reports of tragedies and comedies ranged under each other in chronological order. He had been spending his evenings in its company for many years. It would seem strange to exchange it for an uninteresting printed book by the aggressively nickeled stove in his parlor. He took it on his knee and grimly jotted down the arrests of Officer Mooney and his associates. "They can bounce me to-morrow, but I'll run my department to-night," he said. "And I'll show 'em what Phil Sheridan taught me when they was drinking bottled milk. They can smash me all right, but the smash'll hurt their little knuckles. Guess I'd better go and talk it over with 'em."

He trudged into the corridor and faced the line of cells behind the black bars of which showed the faces of seven highly respected Winebury officials. The arresting party had lingered there to explain matters as far as possible to their victims, whose sure and certain revenge they feared might descend in a measure upon their luckless selves.

"Don't you men know enough to come to attention?" snapped the chief.

Seven patrolmen, whose deportment had deteriorated in some degree under a discipline not heretofore remarkable for its rigidity, straightened up and dropped their hands at their sides.

"That's better," commented their superior. "Go back to your beats, you that are on duty, and the rest of you get out."

"I perceive," said a voice from a cell at the lower end of the hall, "that the pleasant informality we have so long associated with the conduct of this station is not so pronounced as formerly."

"That was you speakin', wasn't it, Mr. Naylor?" asked the chief. "I've come in to talk it over with you. Are you all here?"

"We are seven," said the voice in Cell Number One.

"Can you all hear me?"

"You'll hear me before long, Regan." The prosecuting attorney pressed his face close against the bars as he delivered himself of the promise.

"Chief," snarled Commissioner Leach from Cell Number Five, "if you've got a bit of brain left you'll end this funny work right here and save yourself mighty serious trouble. I've got a sick child, and—say, you infernal scoundrel, there's a rat in this cell!"

"He won't hurt you," assured the chief. "They never do. Mind the bugs, though. We have to lock up tramps in here sometimes, and they're dirty cattle. Was the bugs troublin' you, Mr. Naylor?" He stepped solicitously toward the cell of the young manufacturer.

"Only the big one you've got in your noddle. The others are a bit conservative."

"That's good. Those tramp fellers bring in all sorts of things."

"Chief Regan"—the slow-moving Ardsley was speaking—"this outrage has gone far enough. You can't imprison respectable citizens like this."

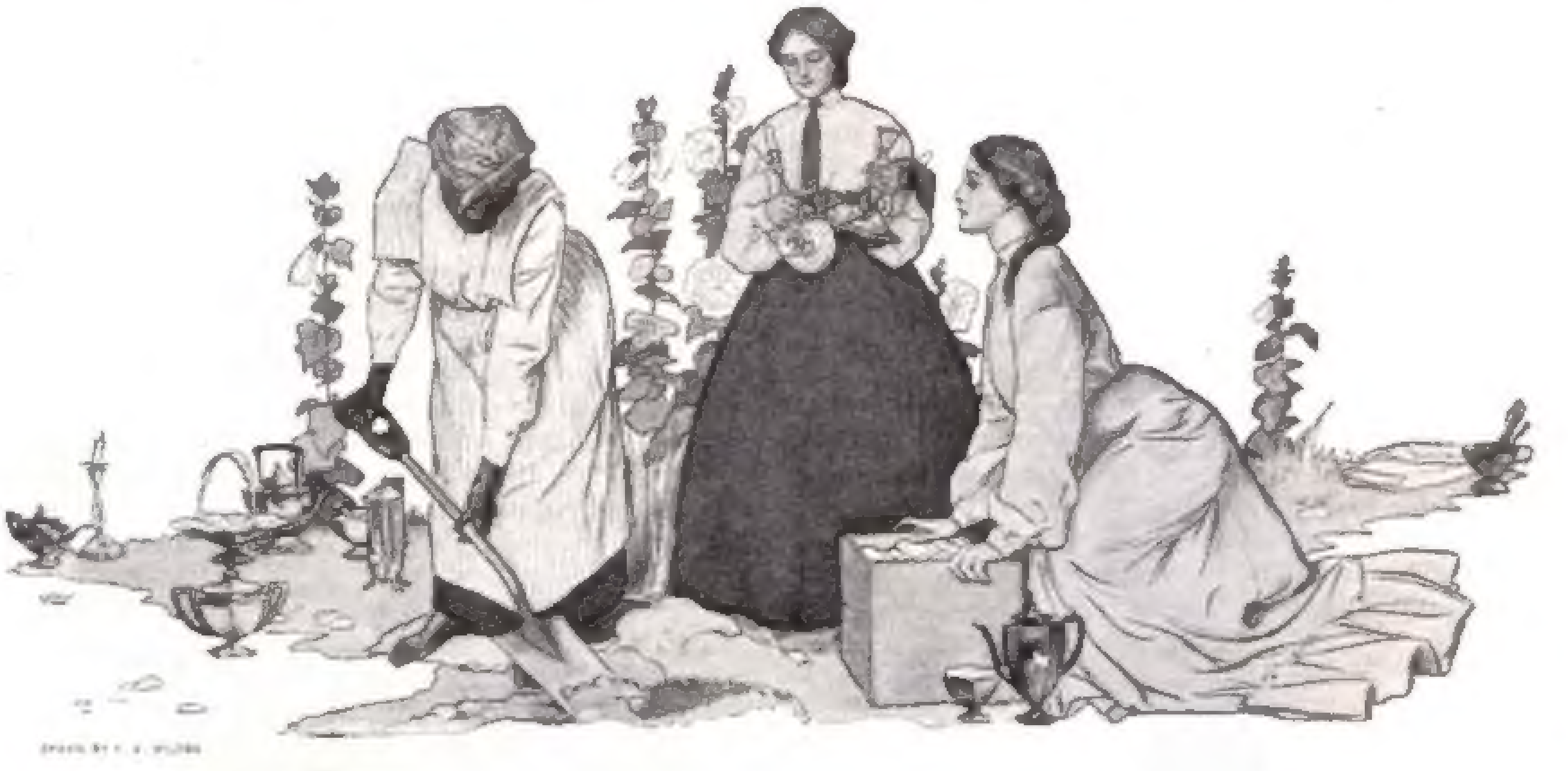
"You're all here, ain't you?" questioned the chief politely.

(*Continued on Page 23*)

In the Debatable Lands

What the Civil War Meant to the Non-Combatants of the Border

By Rebecca Harding Davis



I LIVED, during three years of the war, on the border of West Virginia. Sectional pride or feeling never was so distinct or strong there as in the New England or lower Southern States. We occupied the place of Hawthorne's unfortunate man on the fence, who saw both sides. In every village opinions clashed. The elders of the family, as a rule, sided with the Government; the young folks with the South.

Throughout the whole country, however, there was a time when the great mass of the people took no part in the quarrel. They were stunned, appalled. I never have seen an adequate description anywhere of the amazement, the uncomprehending horror of the bulk of the American people which preceded the firing of that gun at Sumter. Politicians or far-sighted leaders on both sides knew what was coming. It is they who have written the history of the war. But to the easy-going millions, busied with their farms or shops, the onrushing disaster was as inexplicable as an earthquake. Their protest from sea to sea arose like the clamor of a gigantic hive of frightened bees.

Each man, however, after the American habit, soon grappled with the difficulty and discovered a cure for it. He urged his remedy incessantly—in church councils, in town meetings, at the street corners. The local newspapers were filled with these schemes for bringing calm and content again into the country. One venerable neighbor of ours, I remember, insisted that, to warm the chilled loyalty of the nation, the Declaration should be read in every house, night and morning, at family prayers. Another, with the same intent, proposed that every boy in the public schools should at once commit the Constitution to memory. It was urged that women should sing the Star-Spangled Banner in season and out of season. In several towns bands of young girls marched through the streets singing it in a kind of holy zeal, believing, poor children, as they were told, that they would soon "bring again peace unto Israel."

These efforts to keep off the approaching disaster were urged in both Southern and Northern towns. The superstitious fervor of the people was aroused. Devout old men who, with tears and wrestlings of soul for their country, prayed themselves to sleep at night, naturally had revelations before morning of some remedy for her mortal illness. Women, everywhere, neglected their sewing, housekeeping, and even their love affairs, to consult and bemoan together. They were usually less devout and more radical in their methods of cure than the men: demanding that somebody should at once promptly be hung or locked up for life. Whether the victim should be Buchanan, Lincoln or Jefferson Davis depended upon the quarter of the Union in which the women happened to live. Their loyalty, like that of their husbands, depended almost wholly on their geographical point of view.

Naturally, these hosts of terrified, sincere folk carried their remedies to the place where they would be of use. Their letters and petitions flooded Congress and the White House for a year.

As the skies darkened the country was astir with alarmed folk hurrying to their own sections like frightened homing birds. The South had been filled with traders and teachers from the North; Northern colleges and summering places depended largely on Southern custom. There had always been much inter-marriage in the well-to-do classes of the two sections. These ties were torn apart now with fierce haste in the alarm which followed Lincoln's election. By the time that he started to Washington to be inaugurated the tension of feeling throughout the country had reached its limit.

The great mass of the people as yet took little interest in any of the questions involved except the vital one—whether the Union should be preserved. The Union, to the average American of that day, was as essential a foundation of life as was his Bible or his God.

When Mr. Lincoln began his journey every eye was fixed on him in an agony of anxiety. How would he meet the crisis? Could he cope with it? It is only one of the facts of history that his cheerful, jocular bearing on the journey convinced the mass of the people that he did not even know that there was a crisis. The stories he told to the waiting crowds at every station were funny, but nobody laughed at them. The nation grew sick at heart.

The truth probably is that while the soul of the man faced the great work before him, he hid his real thoughts from prying eyes behind his ordinary habits of speech.

A little incident that I know to be true always seemed to me to throw a light on Lincoln's character.

There was a young girl in Springfield of whom he and his family were very fond. Mr. Lincoln was in the habit of saying, "Mary must marry P——," naming a friend of his own living in another State. He contrived to bring P—— to Springfield and brought them together, with the result that they fell in love with each other. P——, however, was hopelessly shy, and Mr. Lincoln's proddings and urgings only alarmed and daunted him. Two or three days before their departure for Washington Mrs. Lincoln asked the scared young people to supper, and their host, feeling that time was short, seemed to forget the nation and its woes in vainly trying to bring them together. The evening was over. Mary rose to go. She lived on the other side of the street.

"P—— will see you home," said Mr. Lincoln, going to the door with them in the hearty Western fashion. A heavy storm was raging; they reached the pavement to find a flood of water pouring down the gutter, and stopped dismayed.

"Carry her, P——," shouted Lincoln. "Drop that umbrella. Pick her up and carry her! Wade in, man!"

The next morning when Mary came, blushing and happy, to tell him that she was engaged before she reached the other side of the street, he nodded, laughing. "I knew that would do the work," he said.

It was not, perhaps, a method used by the Vere de Veres, but it was very human—and it did the work. That probably is the key to many other strange actions in Lincoln's life. When work was to be done he tried the first method that came to hand without any critical nice delays.

The volunteers in both armies were, as a rule, a God-fearing, church-going body of men. I doubt whether an American army to-day would pay as much outward deference to religion. Stonewall Jackson was not the only commander who prayed at the head of his troops before going into action. North and South were equally confident that God was on their side, and appealed incessantly to Him.

The town in which I lived at the beginning of the war was taken at once under the control of the Government and made the headquarters of the Mountain Department, first under Rosecrans and then under Frémont. Rosecrans impressed the townspeople as a plain man of business, but Frémont was the ideal soldier—simple, high-bred, courteous: always at a white heat of purpose. His wife was constantly beside him, urging the cause with all the wonderful magnetism which then made her the most famous of American women.

Living on the border, your farm was a waste, all your horses or cows seized by one army or the other, or your shop or manufactory was closed, your trade ruined. You had no money; you drank coffee made of roasted parsnips for breakfast, and ate only potatoes for dinner. Your nearest kinsfolk and friends passed you on the street silent and scowling; if you said what you thought you were liable to be dragged to the county jail and left there for months. The subject of the war was never broached in your home, where opinions differed; but, one morning, the boys were missing. No one said a word, but one gray head was bent, and the happy light died out of the old eyes and never came to them again. Below all the squalor and discomfort was the agony of suspense or the certainty of death. But the parsnip coffee and the empty purse certainly did give a sting to the great overwhelming misery, like gnats tormenting a wounded man.

Absurd things happened sometimes and gave us the relief of a laugh.

Two of my girl friends, for instance, had a queer experience. They lived on a plantation near Winchester. The men of the family were in the Southern army when that town first was taken by the Federal troops. Word was sent to their mother that two Union officers would that evening be quartered on her. The girls, in a panic, with an old house servant put all their jewelry, table silver and napery into boxes which they buried in the barnyard. The supper-table was laid with coarse yellow linen, delft and two-pronged iron forks brought from the kitchen. "The Yankee thieves," they boasted, "should find nothing to steal."

What was their dismay, when supper was served and the guests appeared, to meet two men with whom they had danced and flirted the summer away at Saratoga!

"What could we do?" tearfully they said afterward; "the silver was buried deep in the barnyard. We could not tell them we had hid it expecting them to pocket the spoons. For two weeks they were with us, and went away, no doubt, to say that all the old families of the South ate on kitchenware with iron forks."

There was, too, many a laugh in the preparation of troops for action. Regiments of men who never had fired a gun were commanded by men who never had handled a sword. Farmers, clerks, dentists and shopkeepers to-day—presto, to-morrow, soldiers! Many a new-made officer sat up half the night to learn the orders he must give in the morning. One gallant old officer told me, "When I went out to drill my men I always had the orders written on my shirt-cuff." Being near-sighted, he actually, at Culpeper, led the wrong regiment in a charge, leaving his own men standing idle.

The newly-made surgeon of a newly-made regiment came to bid us good-by before going to the field. "Yes," he said exultantly, "we're off to the front to-morrow. My men are ready. I've vaccinated all of them, and given every man a box of liver pills."

Yet with all this fever of preparation in our town we never quite believed that there was war until, one day, a rough wooden box was sent down from the mountains. A young officer had been killed by a sharpshooter, and his body was forwarded that it might be cared for and sent to his friends. He was a very handsome boy, and the men in the town went to look at him and at the little purple spot on his white breast, and came away dull and sick at heart. They did not ask whether he had been loyal or a rebel.

"He was so young! He might have done so much!" they said. "But this is war—war!"

I remember that in that same year I crossed the Pennsylvania mountains coming to Philadelphia. It was a dull, sunless day. The train halted at a little way-station among the hills. Nobody was in sight but a poor, thin country girl in a faded calico gown and sun-bonnet. She stood alone on the platform, waiting. A child was playing beside her.

When we stopped the men took out from the freight car a rough, unplaned pine box and laid it down, baring their heads for a minute. Then the train steamed away. She sat down on the ground and put her arms around the box and leaned her head on it. The child went on playing. So we left her. I never have seen so dramatic or significant a figure.

When we hear of thousands of men killed in battle it means nothing to us. We forget it in an hour. It is these little things that come home to us. When we remember them we say:

"*That* is war—war."

Hurricane Island

By H. B. Marriott Watson

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CHAPTER III—MADEMOISELLE TRÉBIZOND

PYE had interpreted his employer's face correctly, and Lane had not boasted unduly. On Wednesday evening I received a letter appointing me to the position of doctor, and at the same time informing me of my remuneration. This was well enough, as it chanced; though not on too liberal a scale, it was yet sufficient to meet my wants, and mentally I cast myself adrift from Wapping with a psalm of thankfulness. The Sea Queen was to sail on Friday, and so I had little time left; yet by a lucky chance I was enabled to dispose of my practice "on the nail," to use a convenient colloquialism, and with that adventitious sum of money equipped and fortified myself for my voyage. I paid two preliminary visits to the yacht, but found no one of importance on board, and it was not until the actual afternoon of our departure that I made the acquaintance of any more of my shipmates.

We warped out of the docks, and dropped down the river unexpectedly, the captain on his bridge at intervals and the pilot all the time, and at ten o'clock we reached Gravesend, where we anchored in the stream. It was blowing hard of a cold night, and the wind was peppered with sleet: a depressing proem to our unknown voyage. We swung at anchor there until Mr. Morland came aboard with his friends, and we left on the turn of the tide about midnight. I did not see Mr Morland arrive, as I was busy in the forecastle with a man who had met with a trivial accident. It was Lane who informed me that the "butterflies were come" and we could spread our wings. Lane I had encountered for a few minutes in the afternoon, when he smilingly saluted me.

"Well, what price me?" and hurried off ere I could answer him or thank him, as this form of salutation seemed to require. But he had more leisure at supper, to which he invited me in his cabin.

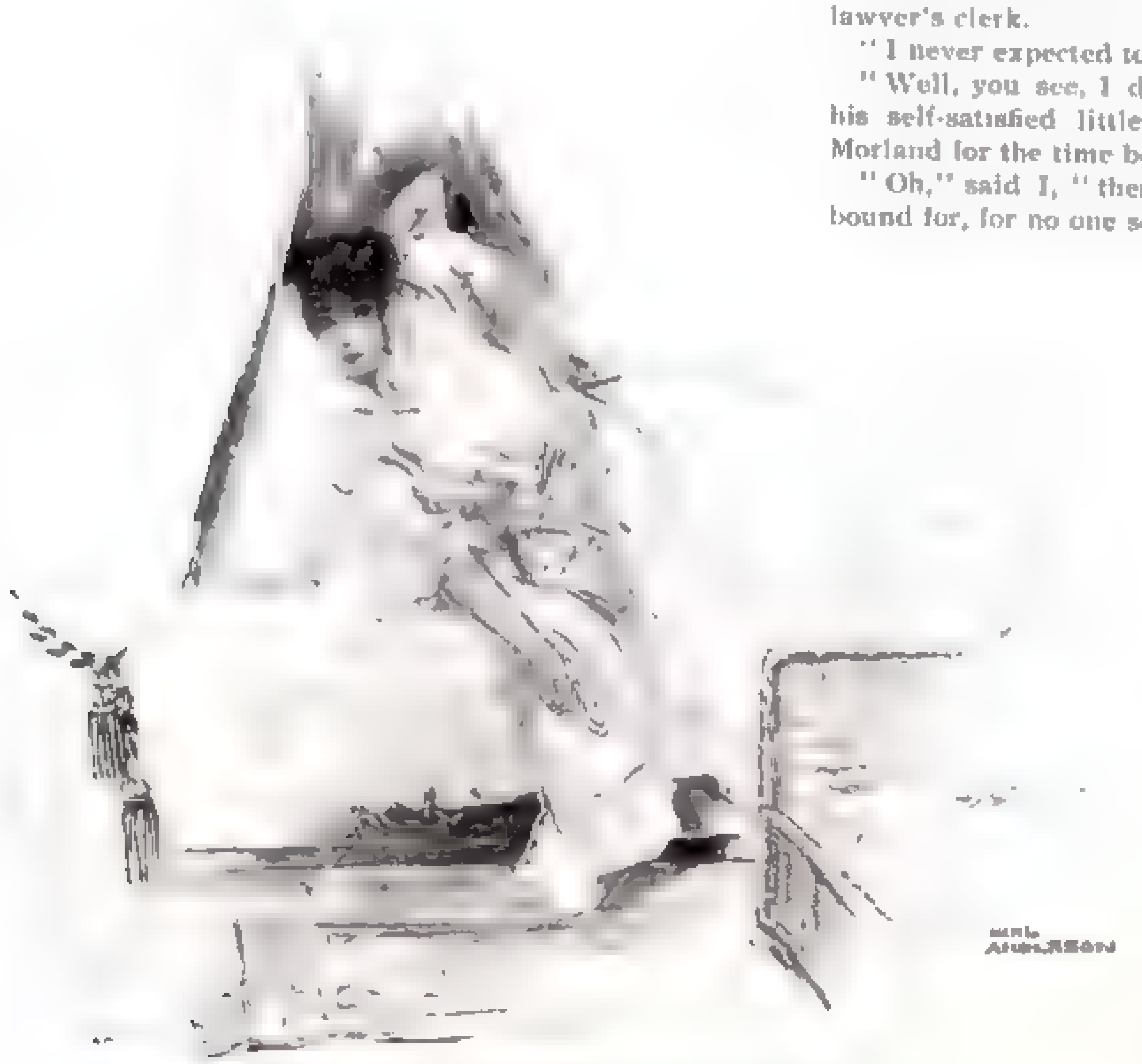
"We chaps have the benefit of a pleasure yacht, Doctor," said he, winking, "and you bet I'm not purser for nothing. I'm hanged if I sup with that crew until they shake down a bit. Barraclough's all right, and a gentleman, but I can't stand Legrand or Holgate."

"I've met Mr. Holgate, and thought him intelligent," I ventured

Lane emitted scorn. "Intelligent! He's a bladder of peas, and thinks himself a monarch Precious little swank about him if he can help it. He's fly enough there. Well, a tot won't hurt us now. I can tell you I've been hustled

He had recourse to a decanter of whisky. "This is the real stuff: I took care of that. Legrand can do on two-bob vitriol for all I care. Well, the boss's aboard and his crowd, and we're off; and here's fortune, Doctor "

The toast was irreproachable, and I put down my glass and reverted to his phrase: "His crowd?"



IN THE MOST WONDERFUL DISHABILLE

"Yes, his sister and the other lady—rippers both. I saw them when they came aboard at Hamburg."

"And now can you tell me where we're going?" I asked.

"I don't know," said Lane carelessly. "I hope we're running out of this beastly weather—that's all."

"I merely engaged for twelve months," I put in

"Same here, and that's good enough," said Lane. "I'll ask the old man to-morrow if his prickles don't stand up too thick. Here she goes, Doctor."

When I left the purser I turned in, for the night was shrewd and discomfortable enough to bar romantic thoughts on leaving the English coast. Besides, we were bound down channel, and should keep company with our native cliffs the whole of the next day. It would be time to wave a farewell when we passed the Lizard.

The quarters on the Sea Queen were roomy. I was berthed aft with the other officers, and Mr. Murland's rooms and the cabins of the two ladies were on the upper deck, ample in appearance from the outside, and no doubt furnished luxuriously. The guests had the run of a fine saloon, also, on the lower deck, as well as a music gallery which ran around it, and there was a boudoir, as I heard, attached to the ladies' compartments, as well as a private room to Mr. Morland's. Breakfast was mainly interesting as introducing me practically for the first time to my companions. We were then abreast of the Isle of Wight and were keeping well away toward France. The chief officer I now, to my astonishment, discovered to be a man of title. Sir John Barraclough was a tall, loose-limbed, good-looking man of thirty something, with a blue eye and a casual manner. He nodded at me amiably and continued his talk with Legrand, the second officer, who was dark and high-colored, with a restless expression of face. Lane threw a jocular greeting across the table to me, and I shook hands cordially with Holgate, whom I now saw for the first time since I had come aboard. Presently Barraclough turned to me.

"Glad to see you, Doctor," he said in an indifferent manner. "Hope it's goin' to be a fine cruise."

I had just echoed his wish formally when the captain made his appearance from the deck. Captain Day was a most fastidious-looking man, with a brown Vandyke beard and a flow of good manners. Seeing me and Holgate there as the only strangers he singled us out at once with quite the right degree of friendliness.

"Glad to make your acquaintance, Doctor Phillimore. This your first voyage? I hope we'll make a happy family "

But having thus condescended briefly, he relapsed into silence and shortly afterward left us

"There's too much condemned R. N. R. about the old man," confided Lane as we went on deck, "but he's all right."

It was on deck that I met with my surprise, for the first person my eyes fell on was no other than Pye, the little lawyer's clerk.

"I never expected to see you here," I told him.

"Well, you see, I did expect to see you," he replied in his self-satisfied little way. "I'm here to represent Mr Morland for the time being."

"Oh," said I, "then you can tell us all where we are bound for, for no one seems to know "

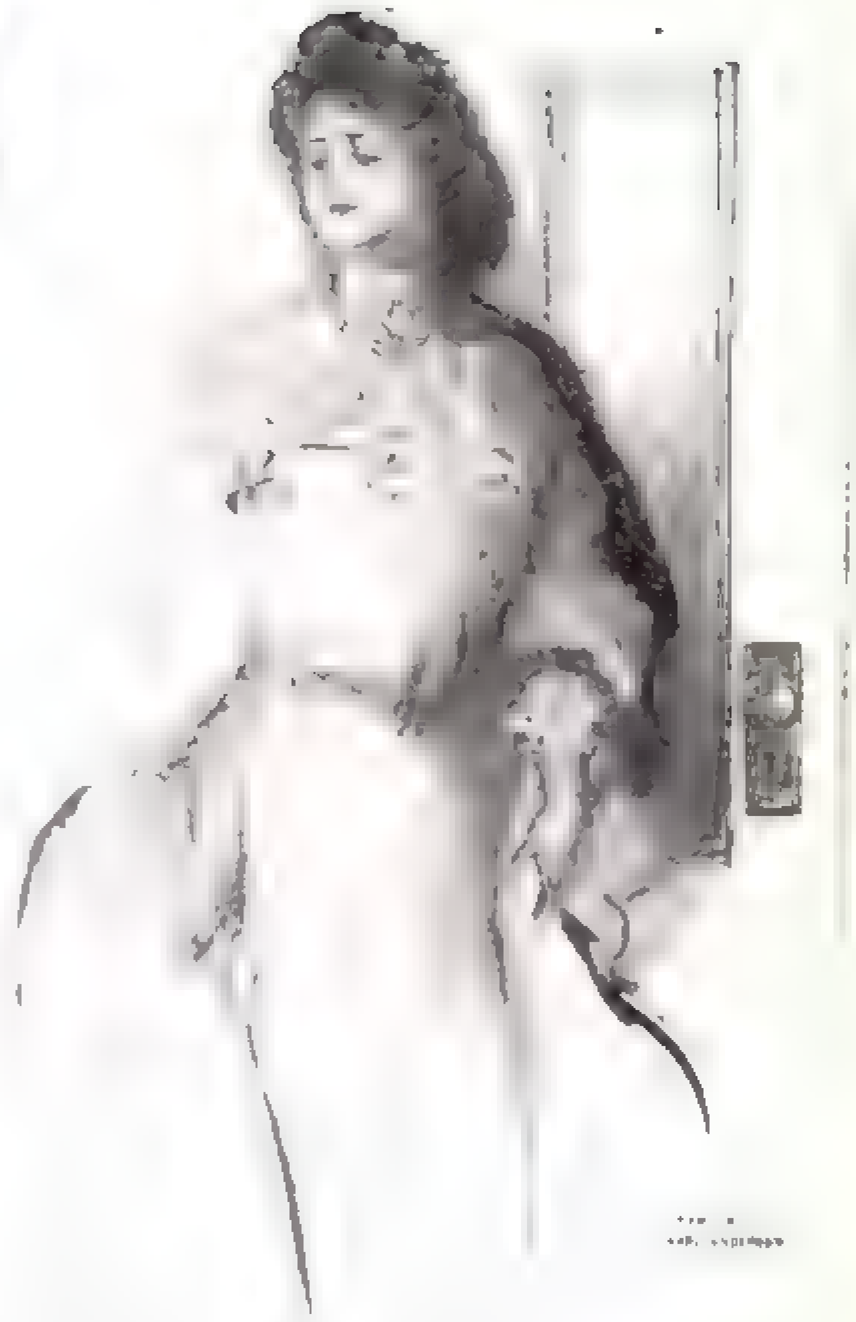
He considered a little. "I shall be able to tell you shortly, I have no doubt," he said at last. "At present Mr. Morland alone knows. Perhaps even he doesn't," he added with his smile.

"I don't like that little duffer," declared Lane grumpily as we walked on. "He is too fussy and by your-leave-please for me. Made me get out all my books yesterday, as if I were an office boy "

"He feels responsible, I suppose," I ventured.

"Well, who's responsible if I'm not?" demanded the purser hotly. "I've been at sea fifteen years, and this brat hasn't so much as been sick in the Sea Queen, I'll lay. Let him look after his own books. I'm all right."

It was quite manifest that Lane was decided in his likes and dislikes, as his unreasonable



MISS MORLAND STOOD IN MY WAY

objection to the second officer had already discovered to me. The passengers were not visible during the morning, but in the afternoon I received a message calling me to Mr Morland's cabin. I found him seated before a bureau with a docket of papers before him, and he was civil and abrupt.

"Is there anything you can recommend for seasickness, Doctor Phillimore?" he asked bluntly.

I told him of several remedies which had been tried, and mentioned cocaine as probably the best, adding that I had little faith in any of them. He thought a moment.

"Prepare me some cocaine," he said, and with a bow intimated that he had done with me.

It was civil as I have said, but it was also abrupt. He had the air of a martinet and the expression of a schoolmaster who set his pupil a task. But I made up the doses forthwith and let him have them

Later I saw two figures walking upon the hurricane promenade, one of which I easily made out as Mr. Morland, and the other was a woman heavily cloaked in fur. A strong breeze was beating up channel, and as they stood and faced it the woman put her hand to her hat. But for the most part they walked to and fro, sometimes in conversation, but often in silence. Once, at eight bells, I noticed, from my point of observation, the woman stop, lean across the railings, and point toward the coast of France, which was fast fading into the gathering mists. She seemed to speak, her face turned level with her shoulders toward the man. He put out a hand and snapped his fingers, and they presently resumed their promenade. The sun had gone down, and darkness was settling on us; the Sea Queen plowed steadily westward, her lights springing out one by one, and the figures on the hurricane deck were presently merged in shadow. As I leaned over the stern, reflecting and contemplating now the dull wash of the water about the screw, I was conscious of some one's approach

"Well, Doctor," said the cheerful voice of Pye, "have you had a good look at our passengers?"

"Mr Pye," said I, "I am a man of moods. And I have lived long in silence and routine, as no doubt you yourself have. I find occupation even in my own thoughts."

"You are well equipped for the sea," he rejoined. "I'm not sure about myself. You see, I'm a Londoner, and I shall miss those peopled spaces. Here there's nothing but——" He waved his hand

"At all events I see you're a respectable sailor," I said, "which apparently others are not." His silence seemed to inquire of me. "I gave Mr. Morland a prescription for seasickness this afternoon."

"That would be for one of the ladies," he made answer; "he is evidently firm on his legs, and—and his companion. I suppose I may tell you that his companion is his sister," he said after a pause.

"Well, yes," I replied dryly, for his precautions jarred on me. "For I suppose we shall discover the mystery in the course of the next twelve months."

"Mystery!" he repeated musingly. "I suppose I am by training somewhat circumspect. It's difficult to get out of it. But there's no mystery. Mr. and Miss Morland have brought a friend with them."

"If there's no mystery," I said, "the friend?"

"I have not heard her name," he replied, "or, at least, if I have I have forgotten. It is a friend of Miss Morland's. I believe she is a French lady."

The dusk had inclosed us, but through it I perceived some one hurriedly approaching. "Is it the doctor?" said the steward's voice, and I answered in the affirmative.

"You're wanted at once, sir. Mr. Morland has sent for you."

I moved off quickly, and had got half-way down the deck when a woman came forward noiselessly through the gloom.

"Doctor Phillimore," she said, "I want you to see to Mlle. Châteray at once. She is very ill."

I entered the staterooms without further question, hurried down the handsome corridor, and under Miss Morland's guidance found the cabin. Some constitutions are peculiarly affected by the sea, and it is even undertaking a risk for some to travel on that element. Clearly it was, as Pye hinted, for the French lady that my prescription had been required. Outside the cabin in the corridor I encountered Mr. Morland, who exhibited a troubled face unusual to one of such apparent equanimity. But he said nothing, only looked at his sister and turned away.

Inside I found a blue chamber, roomy and well lighted by electricity, an elegant broad bed affixed to the one wall, and upon it, stretching in the most wonderful dishabille, my patient. Mlle. Châteray was of middle height, of a pleasant fullness, and dark of feature. She had large eyes that, as I entered, were roaming in a restless way about the room, and her voice was lifted sharply abusive of her maid, a mild Frenchwoman, who stood by her.

"She is in a state of collapse, Doctor Phillimore," said my guide's voice in my ear.

I knew better than that. It was hysteria, or I had never seen hysteria, and the *mal de mer* had been merely provocative. I took her hand without ceremony, and, wheeling on me her lustrous eyes, she broke out in torrential French.

She would die if she remained there. They were beasts to keep her there. Why was she not put ashore at Havre? Havre was a port, as every one knew, and there were ports not only in England. I had a kind face and would do as she bade me. . . . Very well, then, let her be put ashore. She began to tear at her elaborate dressing-gown, and I was afraid of one of those outbreaks which are known as *crises des nerfs*. I took her hands firmly.

"You shall be put ashore as you wish," I said, "and in the mean time, while the yacht is going about, you will drink what I give you. It will comfort you."

She gazed into my eyes, ceasing to struggle, and then said more quietly: "Yes—yes, give it me quick."

It was a case for bromide, and I turned away at once to go to my surgery.

"You will lie exactly as you are, mademoiselle," I said peremptorily, "until I return."

I left the cabin and descended, and I think I was not gone more than ten minutes. When Mlle. Châteray had taken the draft I turned to her maid: "She will be quieter now," I said. "Let me know if anything further develops." And I moved toward the door. Miss Morland stood in my way.

For the first time I observed her. Her cloak had fallen from her, leaving her fine figure in the full illumination of the light. Her head was set well back above the eloquent lines of a strong throat and the square shoulders underneath. The lace over her bosom stirred with her breathing, and to my fancy at the moment she was as a statue into which life was flowing suddenly. I saw this before I met her gaze, and the calm beauty of that confirmed my fancy. She moved then and opened the door for me.

"You have promised she shall be landed?" she said in a low voice.

"Madam, I would promise anything in such a case," I answered.

A faint smile passed over her face, for we were now outside the cabin and in the ladies' boudoir.

"You can promise relief, then, I understand?" she queried.

"She will probably be all right to-night, though I cannot say the hysteria will not recur," I replied.

An expression flitted over her face, but whether it was of pity or annoyance I could not have said.

"My brother will not put the yacht about," she said.

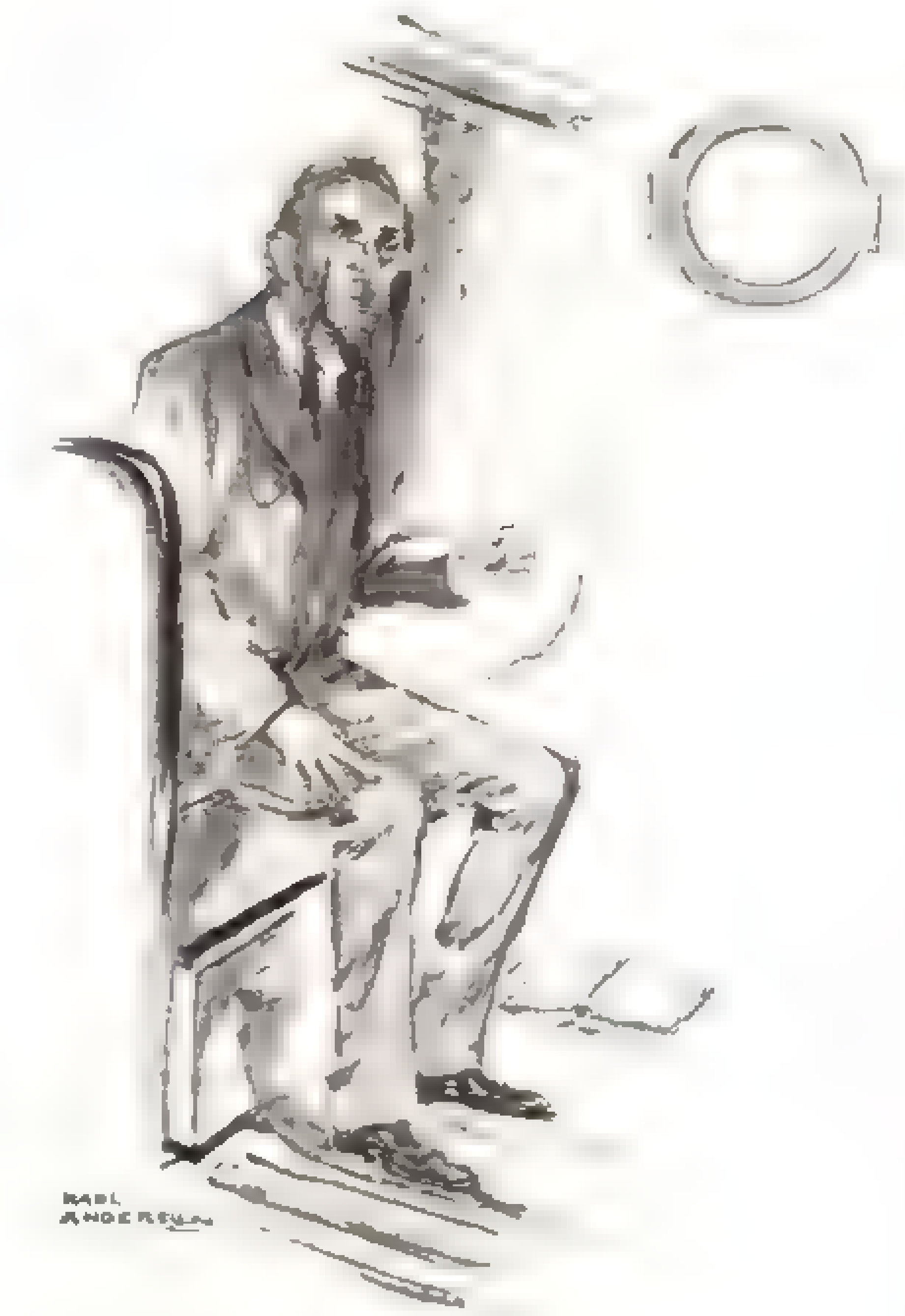
"I'm not going to ask him," I rejoined.

"I thank you, Doctor," said she simply, "and so will he."

"It is my business," I responded indifferently.

She had spoken with distance, even hardly, and with the air of condescension. There was no necessity to thank me at all, and certainly not in that way.

Bidding her good-evening I went down again, and as I went a problem which had vaguely bothered me during my ministrations recurred, now more insistently. There was something familiar in Mlle. Châteray's face. What was it?



PYE REMOVED HIS CIGARETTE HASTILY

I spent some time in the surgery, and later joined the officers at dinner. Captain Day wore a short dinner-jacket like my own, but the others had made no attempt to dress. Perhaps that was the reason why the captain devoted his attention to me. His voice was that of a cultivated man, and he seemed to converse on the same level of cultivation. He made a figure apart from the rest of the company, to which little Pye was now joined, and as I looked down and across the table (from which only Holgate was absent on duty) their marvelous unlikeness to him struck me. Even Sir John Barraclough and Lane seemed in comparison more or less of a piece, though the first officer ignored the purser quite markedly. Captain Day, I discovered, had some taste in letters, and as that had also been my consolation in my exile in Wapping, I think we drew nearer on a common hobby. I visited my patient about nine o'clock and found her sleeping. As she lay asleep I was again haunted by the likeness to some one I had seen before; but I was unable to trace it to its source, nor did I trouble my head in the matter, since resemblances are so frequently accidental and baffling. Pye had invited me to his room earlier in the day, and I went straight to him from the deck cabin. To find Holgate there was not unpleasing, as it seemed in a way to recall what I almost began to consider old times—the time, that was, in the Three Tuns. Pye mixed the toddy, and we smoked more or less at our ease. I spoke of my patient, in answer to a question, as one suffering from seasickness.

"What's she like?" inquired Holgate.

"I should say handsome," I rejoined. "I understood from Mr. Pye that she is French."

"I think I heard so," said Pye, "but you could tell."

"Well, she spoke French," I said with a smile.

Pye's smile seemed to commend my reticence, but Holgate, ignoring the obvious retort on me, pursued a different subject.

"Upon my soul, I envy people like those millionaires. Here am I working like a navvy for a bare living, never been able to marry; Pye probably in the same case; and you, Doctor?"

"No; I'm a bachelor," I answered.

"Well, take us three—no doubt in our different walks every bit as capable as Mr. Morland on his Wall Street, or wherever it is. It isn't a righteous distribution of this world's goods."

"It is odd," said I, speaking my thoughts, "how you came to take up this life."

"The sort of blunder," said Holgate, "that is made in three cases out of four. I hankered after it in my teens, and once out of them it was too late. Who is going to adapt a youth of twenty-one, without capital, to a commercial life, or a legal life, or a medical life? There is no changing the dice. When the hands are dealt you must abide by them."

"Yes, we are all waifs," said I sententiously, not being greatly interested in the argument.

"When I came back from my last voyage," pursued Holgate, "I was in Paris for a bit, and went into the Comédie one night, and——"

I never heard the rest of Holgate's reminiscence, for the word regarding the theatre suddenly sent a message to my memory and lighted it up instantaneously. I said aloud, and with some excitement:

"Trébizond!"

Holgate ceased, and Pye removed his cigarette hastily.

"What, may we venture to ask, is Trébizond?" he said presently.

I smiled foolishly. "Oh, it is only that I have made a discovery," I said—"a small discovery."

Again there was silence.

"Perhaps we are worthy to hear it," suggested Holgate equably.

Pye still held his cigarette between his fingers and looked at me out of his gold glasses.

"Oh, nothing much," said I, and glanced at my watch. "I'm sorry; I must see my patient safe for the night. I'll look in again."

I left them and went upstairs, knocking on the boudoir door. Miss Morland opened it.

"Mlle. Châteray is still sleeping," she said formally.

"I will leave a dose with her maid," I replied, "so that if it be necessary it may be given in the night."

"You will, of course, be in attendance if required," she said coldly.

I bowed.

"I am paid for it, madam," I answered, though I must confess to a hostile feeling within my heart.

"I think, then, that is all," she said, and I took my dismissal at the hands of the arrogant beauty with an internal conflict of anger and admiration.

I did not return to Pye, but went to my own cabin in an irritable condition. It ought not to have mattered to me that the sister of a millionaire, my employer, should treat me more or less as a lackey; but it did. I threw myself on my bunk and took down a book at random from my little shelf. Out of its pages tumbled an evening news-sheet which I now remembered to have bought of a screaming boy as I hurried into the dock gates on the previous afternoon. I had not had time to look at it in my various preoccupations, but, after all, it was the last news I should have of my native land for some time, and so I opened it and began the perusal.

It was one of those halfpenny journals which seem to combine the maximum of vulgarity with the minimum of news. But I passed over the blatant racing items and murder trials with less than my customary distaste, and was rambling leisurely through the columns when I was arrested by a paragraph and sat up briskly. It was the tail that interested me.

". . . It is stated that Prince Frederic is in London. The name of the lady who has so infatuated him is Mlle. Yvonne Trébizond, the well-known prima donna."

I had recalled the name Trébizond during Holgate's talk, and it seemed strange now that this second discovery should fall so coincidently. The face of Mlle. Châteray had taken me back, by a sudden gust of memory, to certain pleasant days in Paris before I was banished to the East End. I had frequented the theatres and the concert-rooms, and I remembered the vivacious singer, a true *comedienne* with her packs of tricks and her remarkable individuality. Mlle. Châteray, then, was no other than Yvonne Trébizond, and——

I looked down at the paper and read another sentence, which, ere that illumination, had had no significance, but now was pregnant with it.

"The Prince has the full support and sympathy of his sister, Princess Alix."

I rose abruptly. I can keep my own counsel as well as a lawyer's clerk, but I saw no reason in the world for it now. I had left my glass untouched and my cigar unlit in Pye's cabin. I went back forthwith to finish both.

The pair were still seated as if expecting me.

"Patient all right, Doctor?" inquired Holgate.

I nodded. "Mr. Pye," I said, "I find my discovery has amplified itself. When I was here it was of small dimensions. Now it has grown to the proportions of a—well, a balloon," I ended.

Both men gazed at me steadily.

"Out with it, man," urged the third officer.

"I have your permission?" I asked the lawyer's clerk, smiling.

"When you have told me what it is I will tell you," said he, gravely jocose.

I put the paper in Holgate's hands, and pointed to the paragraph. He read it slowly aloud, and then looked up.

"Well?" he asked.

"I'm going to tell you something which you know," I said, addressing Pye. "The lady in the deck cabin is Mlle Trébizond."

Holgate started. "Good Lord!" he exclaimed; but Pye was quite silent, only keeping his eyes on me.

"I recognized her, but couldn't name her," I went on. "Now it has come back to me."

"Which means, of course," said Pye unemotionally, "that Mr. Morland is——"

"The Prince," said Holgate with a heavy breath.

Pye resumed his cigarette. "With all these sensations, my dear Holgate," he remarked, "I have forgotten my duty. Perhaps you will help yourself."

Holgate did so. "Good Lord!" he said again, and then, "I suppose, if you're right, that we carry Cæsar and his fortunes. He has got off with the lady and the swag."

"The swag!" I echoed.

He indicated the paragraph, and I read now another sentence which I had overlooked.

"The Prince has expressed his intention, according to rumor, of marrying as he chooses, and as he inherits more than a million pounds from his mother, he is in a position to snap his fingers at the Emperor. In that case, no doubt, he would follow precedent, and take rank as an ordinary subject."

I looked up at Holgate.

"We carry Cæsar and his fortune," he said with a smiling emphasis on the singular, and then he waved his arm melodramatically. "And to think we are all paupers!" and grinned at me.

"It is inequitable," said I lightly; "it's an unjust distribution of this world's goods," echoing therein his own remark early in the evening

Pye sat still, with an inexpressive face His admirable silence, however, now ceased

"So we shall have this gossip all over the ship to-morrow "

"No," said I curtly, for the suggestion annoyed me. "It is nothing to me. I told you because you knew. And I told Mr. Holgate ——" I paused

"Because I'm your chum," said the third officer.

I did not contradict him. I had spoken really out of the excitement of my discovery Certainly I had not spoken because Holgate was my chum.

CHAPTER IV

AN AMAZING PROPOSITION

AS I HAD said, it was no business of mine, and having divulged my news I was in no haste to go about with it like a common gossip. That Prince Frederic of Hochburg was Mr. Morland and that Miss Morland was Princess Alix I was as assured as that I had identified in my patient the well-known Parisian singer, Yvonne Trébizond. But having made the discovery, I promised myself some interest in watching the course of the rumor. It would spread about the ship like fire and would be whispered over taffrails, in galleys and in stokehole. But to my surprise I could observe no signs of this flight of gossip. No one certainly offered me any communication on the subject, and I observed no curiosity and no surprise. The mess conducted itself with equanimity, and nothing was hinted of princes, or of emperors, or of mysterious secrets. No facts ever hid themselves so cunningly as these obviously somewhat startling facts, and I wondered at the silence, but still held my tongue.

Mademoiselle continued to give me trouble during the next day, but that was more in the way of unreasonable demands and petulance than through hysteric exhibitions. She did not repeat her request to be landed, which was now quite impracticable, as we were well out in the Atlantic, but she referred to it

"Where are we, Doctor?" she inquired languidly, and I told her, at which she considered. "Well, perhaps it is worth it," she said, and smiled at me confidingly.

Of Mr. Morland I saw little, for he was shut in his cabin a great part of the day, reading or writing, and smoking without cessation; and he walked regularly on the hurricane deck with his sister. Once I encountered him in mademoiselle's room, and he nodded

"She is getting well, Doctor; is it not so?" he asked in a pleasant way, and exhibited a tenderness in his words and manner to mademoiselle which I should not have associated with him.

Of his sister I saw even less, except in the distance, but her, too, I met in her friend's room. Mademoiselle was talkative that day, the second of my attendance on her, and spoke of things with a terrifying frankness, sometimes in bad English, but oftener in her own tongue. She rehearsed her sensations during seasickness, criticised Miss Morland, and asked me about Barraclough, whom she had seen passing by her window

"Sir John," she said, speaking pretty broken English. "Then he is noble. Oh, *comme il est gentil, comme il est beau!*" and as quickly fell to cross-questioning me on my parentage and history.

It was in the thick of this that Miss Morland made her entrance. I do not know if it be a confession of weak-mindedness, or even of snobbishness — I hope not; but the fact was that since I had discovered Miss Morland's identity I did not judge her coldness and aloofness so hardly. I am disposed to think it was merely a reasonable attitude on my part produced by the knowledge of her circumstances and what I set down as her trials. She bowed to me, and addressed some words to mademoiselle which, sympathetic in their import, were yet somewhat frigid in tone. Mademoiselle replied, laughing:

"You are very good, my dear, but I am progressing. We are sailing into the land of romance and will find what we shall find there."

I lingered beyond what was necessary, and thus it happened that Miss Morland and I left the cabin together. Outside she spoke "Is there any likelihood of a recurrence of the attack?"

"I don't think so," I answered. "But Mlle. Trébizond is a nervous subject."

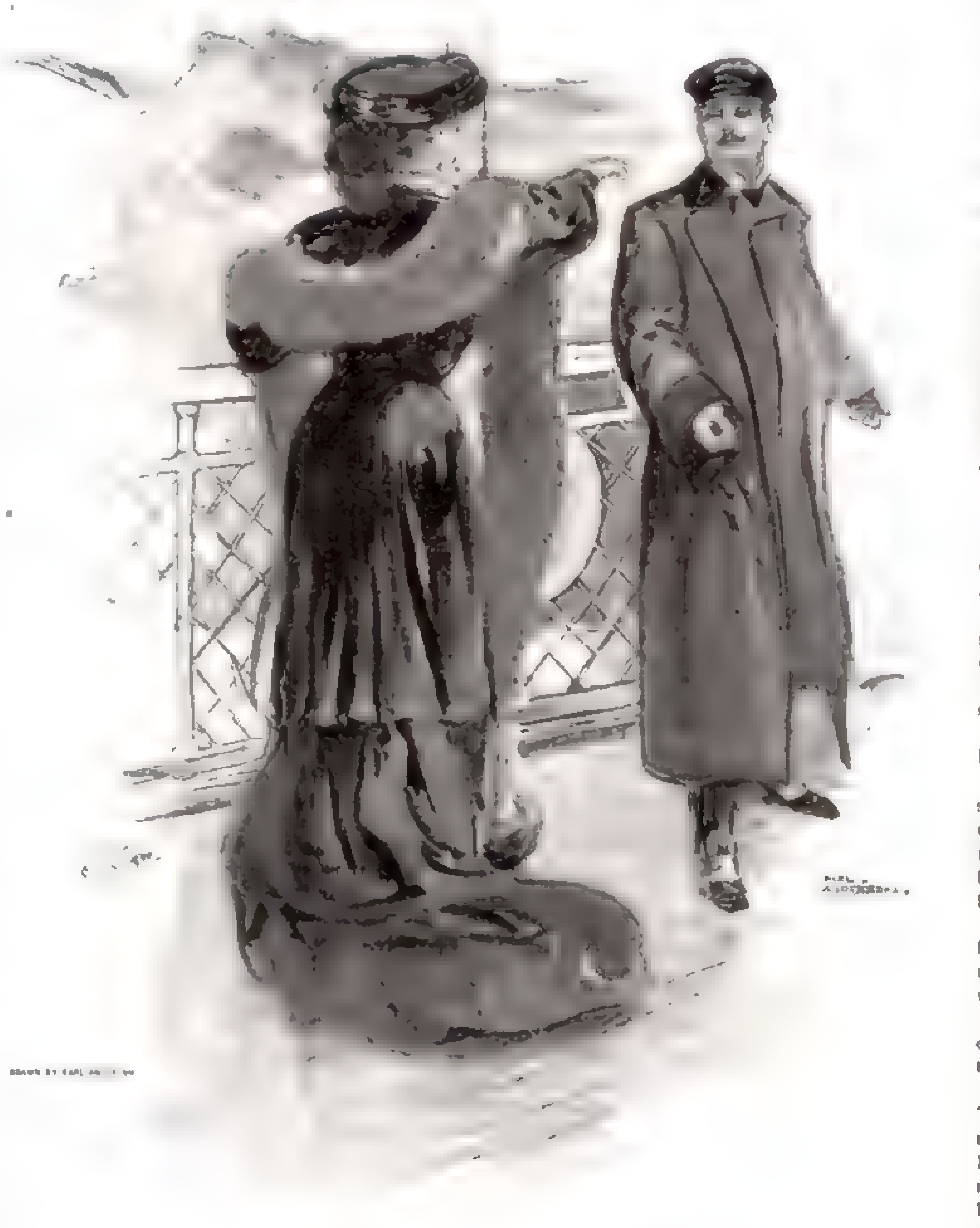
It was the look in her eyes that made me suddenly realize my indiscretion. A light flashed in them, almost as if she would have struck me

"Mlle. Châteray is almost well enough to dispense with a doctor's services," she said with an accent on the name

"You must allow me to be the judge of that," I replied, flushing. She was silent

"Naturally," she said at last, and turned away

The newspaper had stated that Princess Alix was sympathetic to her brother's attachment, but was she altogether so?



—AND POINTED TO THE COAST OF FRANCE

I could not but attribute her coolness and her reticence to some scruple. She walked daily with her brother, and it was evident that she was fond of him, or why was she here? But how much of personal prejudice and of private conviction had she sacrificed on that pious altar?

I was sure that if the news of our passengers were bruited about at all I should hear of it from Lane, who was a gossip at heart; and as he said nothing I knew that Holgate had been silent — why, I could not conceive, unless Pye had gagged him. But, in any case, it appeared that Holgate also could keep his own counsel and hold his tongue. That he could speak I had yet to realize, as the astonishing narrative I am now approaching demonstrates.

It was the evening of our fifth day out, and the long swell of the Atlantic was washing on our port side, so that the Sea Queen heeled over and dipped her snout as she ran. I had misgivings for my late patient, whom I had not seen for the last thirty-six hours, although she had made an appearance on the hurricane deck in a chair.

Holgate asked me to his cabin with his customary urbanity, saying that he wanted a few words with me. Once the door was shut he settled down on his bunk and lit a cigar.

"Help yourself, Doctor," he said.

I declined and remained standing, for I was anxious to get away. He looked at me steadily out of his dark eyes

"Do you know where we're going, Doctor?" he asked.

"No," said I, "but I should be glad to."

"I've just discovered," he replied; "Buenos Ayres."

I told him that I was glad to hear it, as we should run into better weather

"I couldn't just make up my mind," he went on, "till to-day. But it's pretty plain now, though the old man has not said so. Any fool can see it with the way we're shaping." He puffed for a moment or two, and then resumed: "I've been thinking over things a bit, and if your theory is correct Mr. Morland is to marry the lady at Buenos Ayres and probably make his home there, or, it may be, in some other part of America. A capital place for losing identity is the States."

I said that it was quite probable.

"But as the yacht's chartered for a year," pursued Holgate evenly, "the odds are that there's to be cruising off and on, maybe up the west coast of America, maybe the South Seas, or maybe Japan. There's a goodly cruise before us, Doctor "

"Well, it will be tolerable for us," I answered

"Just so," he replied, "only tolerable — not eighteen carat, which seems a pity."

"Shall we strike for higher wages?" I asked dryly

"I've been thinking over what you said, Doctor," said the third officer, taking no heed of this, "and it's gone home pretty sharp. Prince Frederic has cut himself adrift from his past — there's no getting behind that. The Emperor has thrown him up, and there's no one outside a penny-a-liner cares two pinches for him or what becomes of him. He's done with. The Chancelleries of Europe won't waste their time on him. He's negligible."

"Well?" said I, for I was not in the mood for a political discussion

"Well, suppose he never turned up?" said Holgate, and leaned back and stared at me

"I don't understand," said I. "I don't suppose he will turn up. As you say, he's done for."

"I mean that the ship might founder," said Holgate, still holding me with his eye.

I was perplexed, and, seeing it, he laughed.

"Let us make no bones about it," he said, laying down his cigar. "Here's a discarded Prince whom no one wants, sailing for no one knows where, with his fortune on board and no one responsible for him. Do you take me now?"

"I'm hanged if I do," I replied testily, for, indeed, I had no thought of what the man was driving at. But here it came out with a burst.

"Doctor, all this is in our hands. We can do what we will We're masters of the situation "

I opened my mouth and stared at him. The broad, swarthy face loomed like a menace in the uncertain light before us. It was dark; it was inscrutable; a heavy resolution was marked in that thick neck, low brow and salient chin. We eyed each other in silence.

"But this is monstrous," I said with a little laugh. "You have not brought me here for a silly jest?"

"It's God's truth I haven't, Doctor," he replied earnestly; "I mean what I say. See, the Prince carries away a million, and if the Prince disappears the million belongs to those who can find it. Now, we don't want any trash with dismounted princes. We're playing for our own hand. I know you take sensible views on these matters. I admit it makes one blink a bit at first, but freeze on to the idea, turn it round, and you'll get used to it. It spells a good deal to poor devils like you and me."

"You must be mad," I said angrily, "or——" He interrupted me.

"That's not my line. I'm in dead, sober earnest. You freeze on to the notion and you'll come around to it. It's a bit steep at first to the eye. But you hang on to it like a sensible man."

"Good Lord, man," said I, "are you plotting murder?"

"I never mentioned that," he said in another voice. "There are several ways. It don't do to take more risks than you want. A ship can be cast away, and parties can be separated, and one party can make sure of the boodle. See?"

(Continued on Page 22)

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An Accomplished Gentleman

THE American believes that all men were created free and equal except himself, who was born when the earth was in perihelion

He is the enterprising reformer who pleads for the simple life, and pays ten dollars a plate for a banquet that would test the digestive abilities of an ostrich.

He proclaims himself the boss of the world, and keeps awake at night trying to devise means to escape the bossism of the little politicians.

He stands ready to supply liberty to all mankind, and commits the government of his great cities to a lot of men to whom he would not lend a hundred dollars without collateral

He cultivates the lowly and contrite spirit, and promptly threatens to thrash any European nation that touches the Monroe Doctrine, behind which hide the little bankrupt bullies of Central and South America

He takes pride in the fact that he is the author of "Millions for defense, but not one cent for tribute," and fees everybody and keeps the grafters prosperous.

He attends mass meetings to promote the ends of justice, and stops on his way home to swear off his taxes

Still, he is about the best of the lot at present claiming the globe, and while the millennium may catch him before he is perfect, it is going to find him pushing along in the general direction of better things.

The American Schoolma'am

WELL, the blow has fallen where expected least. It has struck with equal hand two sentiments that seemed fixed among the accepted ideas: one, that our women teachers exercised a desirable influence over the youth of the nation; second, that foreigners had some reason for their criticism that American boys were too masculine, too combative, too boisterous.

A few months ago Mr. Moseley's commission arrived to inspect the American people and to find out the causes of their greatness. The commissioners were neither aristocratic snobs nor impressionist artists; they were not seekers of the grotesque or the sensational for book material, not persons prone to banquets tendered by leading citizens. They were real workers, educated men of common-sense and intelligent observation. They came; they saw; they have reported They hold up our educational system to Great Britain as worthy of imitation, but twenty-four of the twenty-six investigators unite in declaring that there are too many women teachers; that their influence upon American boys involves a tendency to effeminacy, "to a sexless tone of thought," as one writer puts it. "The boy in America," writes Professor Armstrong, "is not being brought up to punch another's head or have his own punched in a healthy and proper manner."

Now, what are we to do? Doctor Harris, the United States Commissioner of Education, in his latest statement now before us, says that the teachers of the 16,000,000 pupils enrolled in the public schools of the country show 317,204 females to 122,392 males. Counting the female teachers in other schools, we get a total approaching a round half million That is not all. Twenty-five years ago male teachers formed forty-three per cent. of the total. To day they comprise less than twenty-eight per cent. In other words, the teaching force of American public schools is seventy-two per cent. female — and the proportion increases every year. The average monthly wages for males is about fifty dollars and for females about forty dollars — both disgracefully inadequate

Of course, the evident reform is to pay more money and thus to draw more males into the work. Another scheme would be to present to the minds of the males the opportunities that come to teachers. Take, for instance, our Presidents for the past forty years. Who were they? Nearly all of them school teachers. Who have been our Cabinet officers? Our Senators? Our Representatives? School teachers Who became millionaires, and great authors, and bank presidents, and railroad officials, and leading citizens? School teachers. Where may you best find the secrets that lead to success? In the schoolroom. Teach school and win the world's prizes. If you would hit the larger mark cultivate your aim by showing the young idea how to shoot.

At the same time we shall not accept the verdict of our British critics. We decline to say a word against the schoolma'am. We loved her when it was safe to love, and no true American could possibly go back on his first sweetheart.

Population Guesses

THE Census Office announces that it is going to publish annual estimates of the population of the United States. It starts by allowing us 80,000,000 people at present

There is no new information in this estimate, or, rather, guess. It is based on the simple assumption that we have gained one-tenth as much in each year since the last census as we gained in the ten years between that census and the one preceding. Anybody can make a similar computation, and, in fact, the sum has often been worked out.

The weakest point of the Census Office rule is its failure to take account of fluctuations in immigration. Our population increased in the ten years between 1890 and 1900 at an average rate of about 1,330,000 a year. When the annual volume of immigration runs from a quarter of a million to nearly a million it is plain that it must make wide variations in the total increase. Since the greatest immigration in our history has come within the past three years, in which time 2,000,000 steerage immigrants have landed at our ports, not counting the arrivals from Canada and Mexico, it is probable that our present population is considerably in excess of the figure estimated by the Census Office. It is likely to be nearer 82,000,000 than 80,000,000.

What we really need, to make our annual estimates of population something better than guesses, is a national system of registering births and deaths. With vital statistics as accurately recorded as they are in most European countries, all we should have to do to get at our increase of population would be to subtract the deaths from the births and add the net immigration. Then we should not have to guess at the number of our people between censuses. We should know.

Gathering Figs from Thistles

JOHN SHARP WILLIAMS, the interesting and aggressive leader of the minority in the House of Representatives, says that our pressing political problem is the control of political organizations everywhere by corrupt corporations and other "campaign fund contributors."

Mr. Williams may be right. But his declaration is not so important as if it were accompanied by some suggestion of a remedy. Compel political organizations to publish itemized accounts, and you simply compel corruptionists and corrupted to change slightly their method of trading Compel corporations to publish itemized reports — again you simply cause a transformation in the method of corruption.

Mr. Williams' "pressing problem" will continue to press for many a day. The longer it is thought on the more clearly appears the truth that to seek sound and substantial reform from political organizations, essentially expensive and essentially corrupt, is as futile as going forth with a bag to gather figs from thistles.

A Man of Straw

WHY do the problems of the so-called slums of our great cities tend to increase in gravity? These slums are made up almost wholly of the newly arrived. The only just measure of immigration is its proportion to the population. In the preceding great influx, that of half a century ago, the average yearly immigration was fifteen-tenths of one per cent. of the total population; in the present wave the average has been about six-tenths of one per cent. of the total population — or not much more than one-third as great as the immigration of the late forties and early fifties.

Are we making an undue fuss about our slums, being misled by surface signs, by squalor and by ignorance, both eradicable in one generation? Are the ever increasing rich of the cities, especially their sympathetic women eager for pastimes, pottering about too much with the poor, exaggerating the evils of poverty, which is only an evil to the unambitious and incompetent? Are we regarding as slums places that are, in fact, Nature's breeding grounds for the best possible citizenship? Are we molly-coddling the poor into false self pity and tempting them into pauperization?

It is a crime to tempt a man to lean when by making an effort he might stand alone

Women are the Conservatives

IN THE two great classes into which the community is naturally divided — the conservative and the radical — women are usually found among the conservatives. They are not inclined to take risks. They represent rather the continuation and the perpetuation of the great forces of the past than the creation of new forces.

The reasons which cause women to be found among the conservatives are not far to seek

One reason lies in the fact that women are usually trustees for other people's money. They are found among the spending, not among the directly earning class. Spending the money of other people, they are inclined to fulfill this duty with care. They realize that they have no right to take risks

A further reason lies in the fact that women are brought up in the home more strictly and constantly than are men. The home represents the past. It is the inheritor of the great domestic and personal traditions. As its creator, benefactor, as well as its beneficiary, woman represents its supremacy

The fact that women are brought up in the home leads to a further reason for conservatism. They do not enjoy, or suffer, certain of the large human experiences that belong to men. They do not mingle with the crowd. The forum, the courthouse, the exchange are not their dwelling-places.

In the rapidly changing conditions of American life it is well that women are usually found on the conservative side.

The Rational Animal

WHY is man the worst-behaved of the animals?

Every other creature lives fairly well up to the laws of Nature for it, according to its lights. But man seems to take pleasure in violating the laws of Nature for him; and those men who refrain from this seem to have a sneaking feeling that they are somehow showing superior virtue. You have heard men boast of their temperate habits — and, hearing them, who would think that the opposite course was the way of calamitous disease, misfortune and death?

Man is "the rational animal." And he shows it chiefly by doing irrational things. Otherwise, he would simply follow his instincts — and instinct is nothing but Nature's age-accumulated common-sense, Nature's supreme rationality.

Back to the Farm

WHY is the country always reconquering the world from the vantage ground of the cities? Why don't the children of the cities, the children of the country-bred fathers, keep what their fathers, fresh from the fields, won?

Chiefly because their fathers were "fresh from the fields" while they are neither fresh from the fields nor fresh from any place else. There are mental reasons, of course, but this purely physical reason stands first. At the basis of all achievement is energy, and energy comes from the soil and the untainted air. And though city people, as a rule, think more of their health and try for health more earnestly and more intelligently, the advantage that Nature gives the country people is so enormous that not all their bad cooking and defective hygiene wipe out the difference

Raw Material for the Pulpit

IN THE opinion of competent and impartial observers there is of late a marked improvement in the class of young men entering the ministry — this after a marked slump for about fifteen or twenty years. What is the explanation of this? Why does the secular press no longer speak slightingly of the young "theologs" as "singed cats"? Why are we once more getting young preachers comparable with the men of power dating from a generation ago?

Is it because creeds are liberalizing and church work is broadening to the broadened horizon of to-day? Is it because the supply of young men, educated under a system that looks down on manual labor, is outrunning the absorbing capacity of the other professions which were so severely cutting into the supply of first-rate preachers a few years ago?

Ben Franklin used always to combine sentiment and practicality in persuading men to a course he believed wise and right. And that was a good plan; and it is a good plan in seeking to explain a phenomenon of human nature.

Sequil, or Things Whitch Aint Finished in the First

By Henry A. Shute

Author of The Real Diary of a Real Boy

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JAN. 18, 186— buly snowbaling. i went out today a long time. mother told me not to plug snowballs, so i only throwed 2 or 3. i am hungry all the time.

JAN 19, 186— brite and fair. one of my hens died when i was sick and the rooster frose his comb it is prety tuf on me

JAN 20, 186— i went sliding today on factory hill, it was buly they wasent hardly ennyone there

JAN. 21, 186— brite and fair. Whack and Boog have got a duble runner, they made it out of there sleds dart and arrow. it is the fastest duble runner on the hill. i went with them. we beat Pewts duble runner esy. Pewts is biger and Mister Purington Pewts father painted it buly but it cant go as fast or as fur as Whack and Boogs. Pewt was mad becaus we beat him

JAN. 22, 186— i went to church today. Keene and Cele sung in the quire. Beany kept sticking his head out from behind the organ and making up faces at me to make me laff out loud till the minister spoke to him and he felt prety cheep.

JAN. 23, 186— snowed and raned today both. i had my sled painted today. it is painted black with a gold stripe and Exeter Boy in gold letters on it. Mister Purington Pewts father painted it. i went to school today. nobody got licked

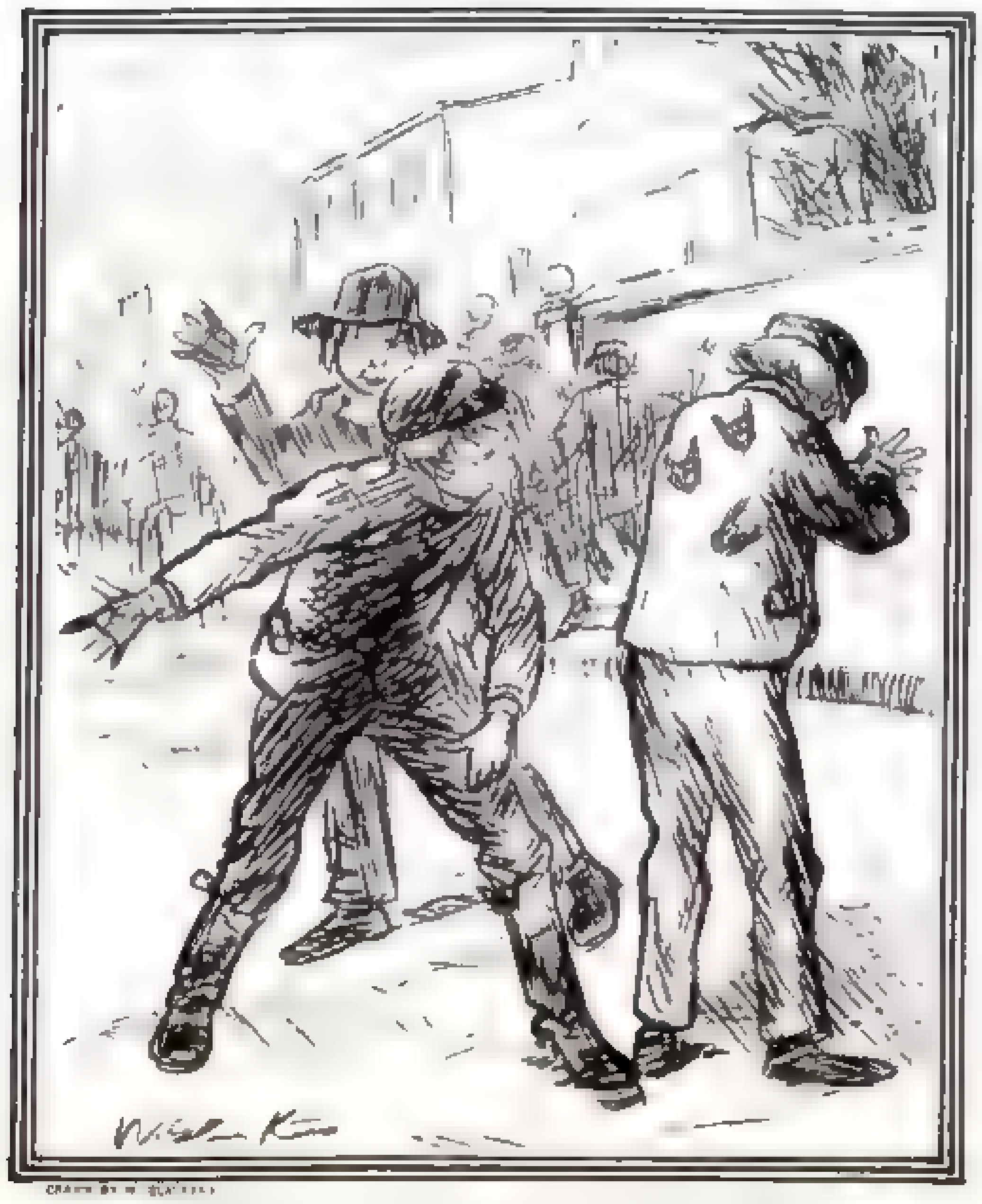
JAN. 24, 186— clowdy. my sled is most dry enuf to use.

JAN. 25, 186— it misted last nite and frose and to-day everything was covered with ice it was fun to see people fall down. most everybody fell down i went sliding on spring street

JAN. 26, 186— cold as time. i went to school we are going over colburns in revew and so i can keep up

JAN. 27, 186— I haven't got ennything to wright today xcept that i went to school. Frank Hanes has got a new brama rooster.

JAN 28, 186— Brite and fair. i licked Ti Crummet today me and Whack and Fatty Melcher was over on Factory Hill sliding and Ti Crummet and Hirum Mingo and Bobberty Robinson and Dinky Lord came over and i had my sled all new painted, Pewts father painted it and Ti Crummet run his old sled agenst it and nocked of sum of the paint, and i told him to keep his old sled of mine and Ti he said he wood nock sum of the paint of me if i said 2 words more and then he swoar feerfuly. i dident say nothing becaus i dident want to fite him, and Hirum Mingo said Plupy says he can lick you Ti and Ti said i can nock hel out of you old spindel legs and i said i dident say so and Ti he swoar sum more so it sort of scart me, well then i was going and Hirum he pushed Ti rite into me and he kicked me in the leg and got hold of my hair and i got the under hold and got him down jest as esy as ennything and then i set on him and lammed him til he holered enuf and then i let him up and he went home balling. i bet he beter not fite me agen



THEN YOU LAM HIM ONE ON THE BACK

JAN. 29, 186— Brite and fair. it aint the feller whitch can swear the feerfullest whitch is the best fiter. i went to church and sunday school today

JAN. 30, 186— Brite and fair. Johnny Kelly can lick enny feller on Court or South Street and he can swear auful two. i gess most of the fellers is scart of him becaus he can swear so. i aint scart of him

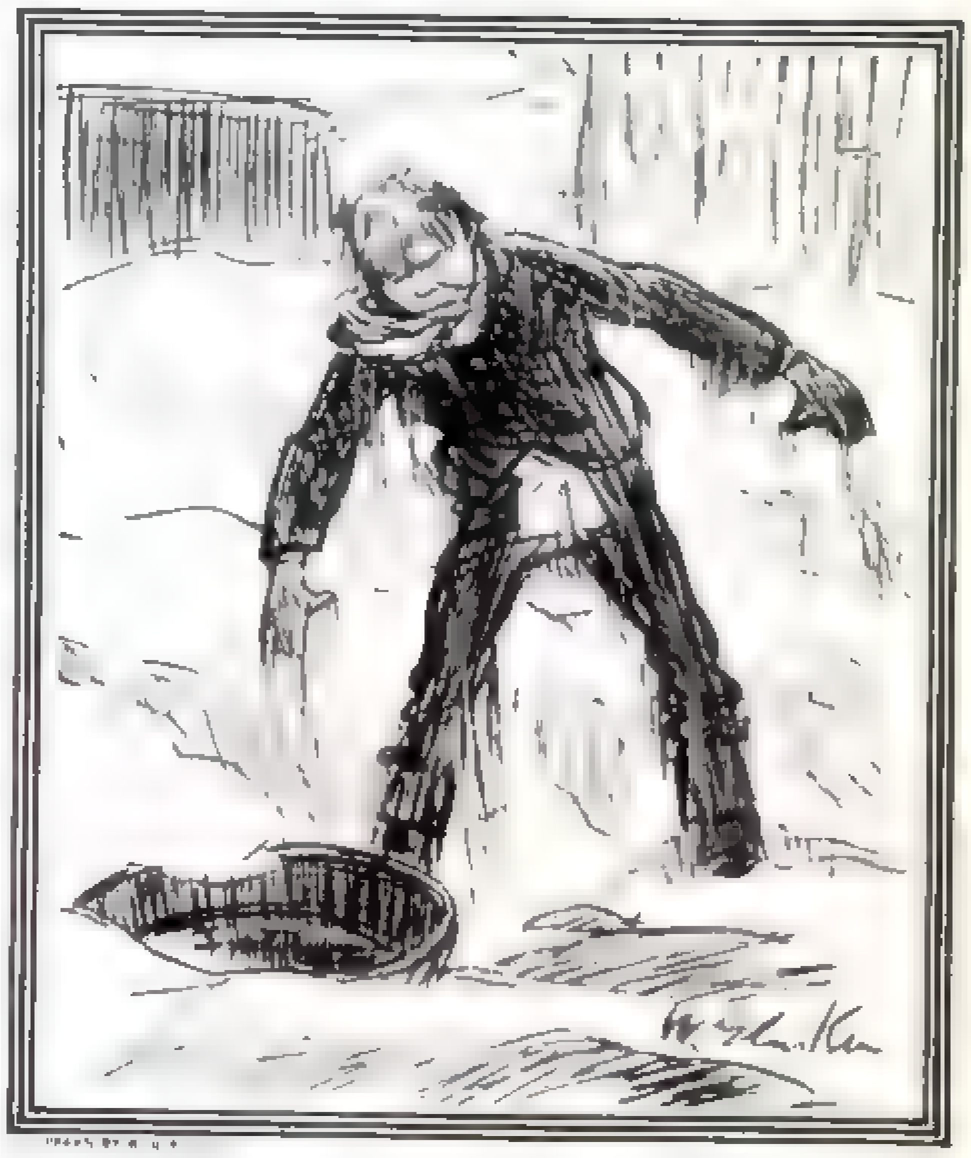
JAN. 31, 186— Rany. not mutch but sum. we was playing snap the whip today and Johnny Kelly was on the end and got snaped rite into a pudel of water and he said i dident hold on and he wood give me a slap in the mug and i said he want man enuf and jest then the bell rang and we had to go in. tomorow he had beter look out i am going to give him one in the eye and then grab for the under hold and get him down and lam him good. I bet he cant fite enny beter then Ti Crummet did, and when i have licked him all the fellers will be afrade of me. I bet he will wish he had never fit with me

FEB. 1, 186— Brite and Fair. i have got a black eye. this morning i went to school erly and when i got there Johnny Kelly was there and he said now old Plupy longlegs i will fix you and i said pile rite in and we will see, and he began to swear wirse then Ti did, and i said if you want a good paist in the gob they is plenty of them rite here if you are man enuf to sale in, and when i said that he come at me so quick that i dident have time to get ready and he hit me in the eye and in the mouth 2 times and got the underhold before i cood and got me down and lammed me till i hollered enuf. then all the fellers holered Plupy got licked Plupy has got a black eye. it was prety mean ennyway. when i got home to dinner mother asked me how i got my eye sore and i said i got it boxing with Johnny Kelly and she said was you fiteing and i said we box every day in school sometimes Beany and Whack and sometimes me and Pewt but today me and Johnny Kelly boxed and he hits to hard and she said she shood think so, and said i had beter box with sum other boy and I gess so two. ennyway i dident lie to her for that wasent lying.

FEB. 2, 186— Brite and fair i gave Johnny Kelly the core of my apple today Gosh sum fellers can fite auful and swear auful two

FEB. 3, 186— Brite and fair. Beany has got a new blew jacket. he felt prety big about it until Pewt took him in the back with a roten apple. Beany staid in all resess a scraping the apple off of his coat. this afternoon he wore his old jacket. but he is going to pay Pewt for that sum way.

FEB. 4, 186— it snowed hard all day. all the fellers are whacking cats head on each others back. you take some chork and chork the inside of your hand and your first and last finger and then you wet your finger and make eyes and nose and mouth in your chorky hand and then you wate til a feller comes along and then you lam him one on the back and it makes the funniest cats head on his back you ever see with eyes and nose and mouth and 2 long ears whitch your fingers made. i got 5 on my back today and i got 1 on Beany and 2 on Pewt and 1 on Pop Clark and 1 on Nipper Brown.



HE DIV RITE INTO THE SWILL BUCKET

FEB 5, 186— it snowed this morning and we dident go to church I dug some paths and read Billy Bowlegs in the afternoon, after super it snowed again and is snowing now. i bet they will be some deep drifts tomorow

FEB. 6, 186— brite and fair. it has cleared off. everything was jest as white and they wasent hardly a track in the snow. i had to dig sum paths, and i got up erly and dug a path down the frunt steps and out to the road so father cood get into the hack. Jo Parmer said it was prety tuf slaying. my Hoppy Gad boots have been greesed and they dont leak a bit. me and Pewt and Beany had sum fun diving. we tide scarfs round our heds and necks and div from our steps into a snowdrift. and we cood go in way out of sight. we tide our britches down over our boots, it was more fun than diving in the river. after we div one drift all down we tride another, and bimeby Beany he said come on fellers here is a buly drift down by the shed and we went down and Beany said i chuse first dive and he clim up on the shed and said 1 to make ready, 2 to prepare, 3 to be going and 4 to be there, and then he div rite into the swill bucket. it was under the snow and Beany coodent see it, and when he came up he was all swill and he was mad and said i knew it all the time, and he went home and aint going to ever speak to me enny more. i coodent see the old bucket enny more than he cood. it is jest like Beany to get mad at every little thing. i bet he wood laff if I div in the swill bucket.

FEB. 7, 186— Brite and fair. Beany woodent speek to me today. all rite Beany you jest wait and see.

FEB. 8, 186— Brite and fair. it was buly snowballing. we was pluging stewdents today and Pacer Gooch came along. so we got behind trees and Pewt peeked jest in time to get one rite in the eye. he had aught to know beter than peek out when Pacer is pluging snowballs.

FEB. 9, 186— me and Fatty Melcher are making some arrow rifles down to his shop. we are going hunting for rabbits saterday. brite and fair.

FEB. 10, 186— brite and fair. tonite father brought a magasine home tonite. it is the young folks. we all wanted it so we took turns. ferst Cele read a story and then i read a story and then Keene, we all read it out loud. Cele read amung the glass blowers. Keene read the story of a bad boy. and i read around the evening lamp. they was all buly stories.

(TO BE CONTINUED)

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Under this heading we publish a selected list of bargains, which can be had at MACY'S only

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Set No. 2. Made of Nainsook

Nightgown [illegible] blind emb., insertion and [illegible] ruffle and ribbon [illegible] Drawers [illegible] blind emb., insertion and emb. ruffle. Walking Skirt, [illegible] lawn ruffle, tucks and blind emb. ruffle.

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Nightgown, cut square, tucks, torchon lace insertion, lace ruffle and ribbon. Drawers, umbrella ruffle, tucked lace edge [illegible] lace insertion [illegible] ruffle [illegible] Walking Skirt [illegible] lawn ruffle, tucks [illegible] lace insertion and lace edge [illegible] ruffle.

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Literary Folk Their Ways and Their Work

THE BIRTH OF CHIMMIE FADDEN — And something of his father, Mr. E. W. Townsend.

¶ The publication of Mr. E. W. Townsend's new book, Sure, recalls the time when he attained a sudden and widespread popularity with his Chimmie Fadden stories.

Mr. Townsend was born in Cleveland about forty years ago, and has served on the staff of many newspapers both in the East and in the West. He was at one time private secretary to the late Senator George Hearst, of California, and became the manager of the San Francisco Examiner when that paper was purchased for the Senator's son. Later he came to New York and was a reporter on the Sun.

It was by the merest accident that Mr. Townsend hit upon the vein that has proved such a popular one. The character of Chimmie Fadden was suggested to him by an incident that took place at a Thanksgiving dinner at the Newsboys' Home. Among the ladies who had volunteered to help wait on table he noticed a pretty girl endeavoring to console a boy who was clamoring for a second piece of pie. The authorities seemed to think that one was enough, but the girl stooped over the boy and whispered sympathetically, "I'll try and see if I can't sneak you a piece, Jimmy." The sentiment and the words conveying it appealed so to the lad that he bent his head and kissed the girl's hand. In that moment Chimmie Fadden came into existence, destined to make his creator known far and wide.

Mr. Townsend has also written a novel, A Daughter of the Tenements, a collection of short stories called Near a Whole City Full, and one or two other books, but he is not at his best in a connected narrative, the vivid, crisp style of the newspaper sketch being that in which his sharpest etched work is done. In appearance Mr. Townsend is a man of middle height, rather powerfully made, clean shaven, and with a face of great character. He is married and has one little daughter, and makes his home in a pleasant New Jersey suburb, where he divides his time between writing and golf.

THE TRUST QUESTION — A candid, unbiased discussion of evils known and remedies tried.

¶ "The issues of the trust question are clear. If the trusts deserve to live they must show that their economies are real, and that their evils — those resulting from monopoly, and also those resulting from the present trust management — can cure themselves or be cured by statute." Starting with this definite and simple assumption Mr. Gilbert Holland Montague, of the Department of Economics and sometime Ricardo Prize Scholar in Economics at Harvard University, enters resolutely upon an examination of the Trusts of To-day *(McClure, Phillips & Co.)*. His method is directly deduced from the assumption quoted, and falls logically into: first, a summary of the development of industrial combination; followed by a consideration of the savings of combination; followed by a statement of the evils inherent in monopoly and an estimate of the point at which they are held in check by the ever-present possibility of competition; followed by three concluding chapters of acute present interest, on the evils of present trust organization, the history of anti-trust legislation, and the outlook for trust regulation. The book is carefully indexed, with references to all sources, and the table of contents, fuller than most, will serve as a summary as well as a guide; the English is clear, straightforward and free from pompous obscurity; and the whole treatment fulfills the best traditions of the subject and wholly justifies the prefatory statement, that "if certain critical conclusions seem reached, or some possible solutions seem evident, they result from the simple candor of the facts, and not from any conscious argument of the author."

THE ADVENTURER IN SPAIN — A very clever piece of craftsmanship and an entertaining tale.

¶ It is difficult to make up one's mind about Mr. Crockett's Adventurer in Spain *(Frederick Stokes)*. The point of view is so shifting. After ten pages of rather smartly written narrative you think you have it. You gather

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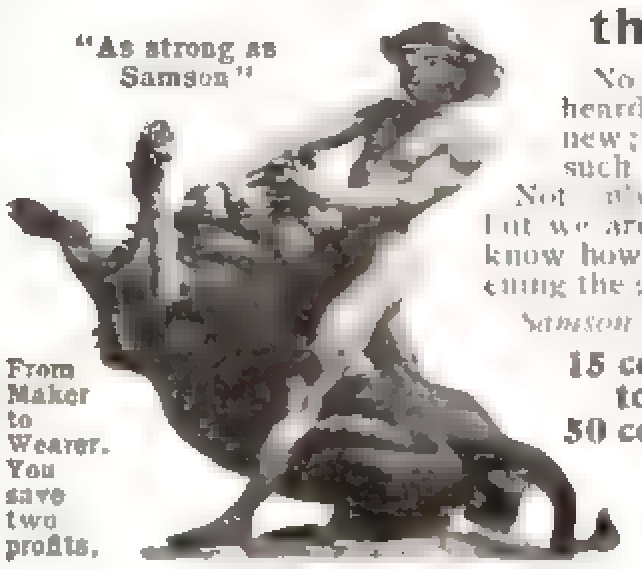

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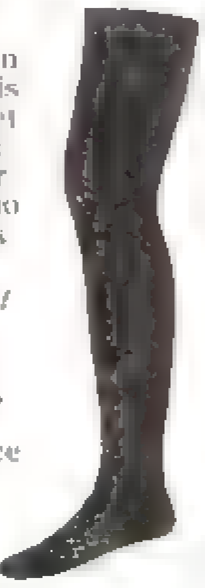

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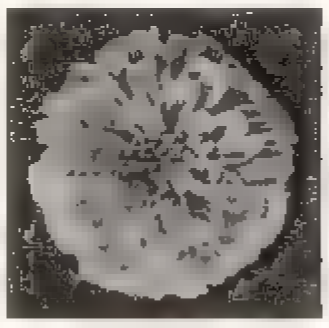

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O'SULLIVAN RUBBER CO., LOWELL, MASS.

A splendid fit across shoulders, chest — everywhere.

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Try our coat shirts.

Write to-day for [illegible] All [illegible] good shirts [illegible]

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INVENTIONS

patented and sale undertaken if patent is obtained through us. 20 years' experience. Send for booklet.

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Write today for free catalogue

15 foot boat, crated $29.00

No other boat so desirable for ladies and children.

Made of steel. Practically indestructible. [illegible] Cannot leak. Require no caulking. [illegible] for family use, summer resorts, parks [illegible] guaranteed. Will seat five persons in comfort. The modern row-boat for pleasure, safety and durability.

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Prices Reduced
ON TAILOR-MADE
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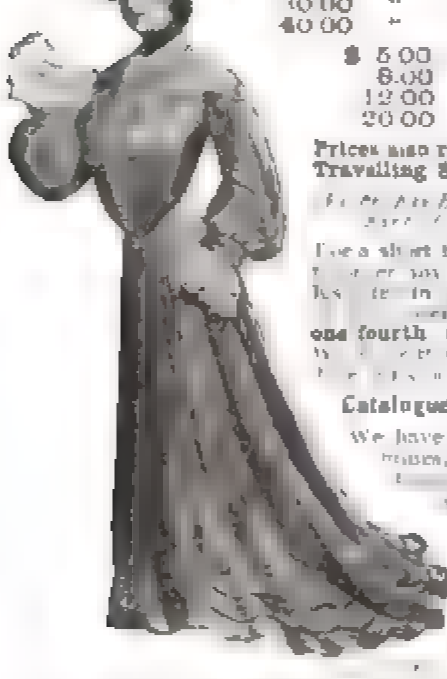

Made to Your Order.
We Guarantee to Fit You.

$10.00 Suits now	$ 7.50
20.00 " "	15.00
30.00 " "	22.50
40.00 " "	30.00
$ 5.00 Skirts now	$ 3.75
8.00 " "	6.00
12.00 " "	9.00
20.00 " "	15.00

Prices also reduced on Jackets Travelling Suits, Rain Coats, etc

We Prepay Express Charges to any part of the United States. [illegible]

For a short time only we will make [illegible] suit, skirt or jacket [illegible] reduction of **one fourth** [illegible]

Catalogue and Samples Free.

We have a splendid line of [illegible] Venetians, Mohairs, [illegible] Tweeds, Mist[illegible] weight Broadcloths and other fabrics particularly [illegible] Summer wear [illegible] walking suits [illegible]

We keep Nothing Ready-Made but Make Every Garment to Order

We send clear and explicit directions for taking your measurements, and we guarantee to fit you. Any garment that fails to give entire satisfaction may be returned promptly and we will *refund your money.*

One customer writes: "I can hardly say enough in praise of my suit. It fits perfectly, and is beautiful both in style and workmanship. [illegible] garment that fitted me so well [illegible] have all my suits made by you."

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NATIONAL CLOAK AND SUIT COMPANY,
119 and 121 West 23d St., New York City.

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PIANOS

Established in Eighteen Hundred and Fifty One

Built on scientific principles by skilled craftsmen in the most thoroughly equipped piano factory in the world, the vose represents

The Acme of Piano Quality

— the most modern achievement in the production of musical tone.

¶ By our easy payment plan, every family in moderate circumstances can own a vose piano. We allow a liberal price for old instruments in exchange, and deliver the piano in your house free of expense. You can deal with us at a distant point the same as in Boston.

¶ *Send for catalogue and full information.*

vose & SONS PIANO CO.
161 BOYLSTON STREET, BOSTON

It Fills the Bill

This is the business man's verdict concerning the

New Remington Billing Typewriter

It writes neat, compact, legible bills, with twice the speed of the pen. Adaptable to all billing systems.

REMINGTON TYPEWRITER COMPANY,
327 Broadway, New York.

from such a bit of advice as this — which happens to be farther along, but shows quite as well, for all that, the tone of the writing.

Let none go gipsying in Spain whom a flea will bite, not to speak of the yet slower and more deadly terror of the Creeping Thing-that-Walketh-in-Darkness" — you gather that this will be a mildly humorous account of a summer's outing, more pleasurable by reason of the telling than in anything that actually happened. Not at all! In the next chapter you stumble upon a melodramatic family mystery. Then there is an interval of smuggling, then another family mystery more complicated than the first, then a little revolution making, and all along a running comment on Spanish character and custom, quite keeping up the illusion of a traveler's tale told at random, till toward the closing chapters the two family mysteries begin to intertwine and then to unravel, and at the last it comes to you that you have been delightfully deceived by an exceedingly clever piece of literary craftsmanship.

These threads of narrative and patches of local color are all the pattern and fabric of an intricately woven romance. No doubt this or that incident or character has been "lifted" bodily from a very matter-of-fact notebook, but the selection has been made with such good taste and so carefully kept in tone and value that the conscientious [illegible] or painfully apparent in the average compilation that goes by way of calling itself a novel is lost in the harmony of the result. The Adventurer in Spain is delightful reading for any one who has an appreciation of national character — no matter what nationality or what kind of character — and the love of a good story.

MISS MYRA KELLY — The clever Irish girl who writes about the East Side Jews. Her first success.

¶ As a rule success, especially literary success, is the result of hard work and a period of apprenticeship, but one or two recent cases of successful authorship have proved exceptions to this rule. A striking example of immediate success is that of Miss Myra Kelly, whose stories of the Jewish school-children of the lower East Side of New York have attracted so much attention.

Miss Kelly is the daughter of a brilliant Irish physician, living in New York, a man well known to many of the literary and artistic world. She is a graduate of the Teachers' College and taught for a couple of years in the public schools of the lower East Side, where the pupils are almost all Jews. They speak only Yiddish in their homes, which accounts for the queer idioms with which their English abounds. Miss Kelly says she repeats the children's remarks literally. She used to bring home stories of their sayings and doings that so amused her friends that they urged her to write some of them down. This she did, and making two copies of her first effort, sent them to the magazines. Much to her surprise both were accepted, a most encouraging result for a beginner, though it caused a slight confusion at first.

Miss Kelly, who is in her early twenties, is of medium height with dark hair and eyes. As her Irish blood is shown in her work by her sympathy, her ability to throw herself into the lives and feeling of others, even when of an alien race, so is it manifest in the vivacity of her conversation and the quickness of her perceptions.

THE DAY OF THE DOG — It seems to have been a short one, and rather dear at the price for the reader

¶ It is an amusing story that Mr. George Barr McCutcheon tells in The Day of the Dog *(Dodd, Mead & Co.)*; a story that might have ended leaving the Chicago lawyer and his fair client perched on the barn rafters with the bulldog Swallow (well named) in undisputed possession of the floor. Had Mr. McCutcheon yielded to this whimsical impulse literary clubs might now be discussing a new version of a famous short story, and an appropriate title for Mr. McCutcheon's tale would have been The Lady or the Dog. But not the most urgent exigencies of business could have justified the publisher in putting between covers a story only half the length of this one. By extricating the pair from this perilous position Mr McCutcheon deprived the public of an interesting literary puzzle, but he gains a book of 137 pages, the top half of each page containing a few words of the story and the lower half excellent decorations by Margaret and Helen Maitland Armstrong. Some good drawings in color by Harrison Fisher add to the mechanical attractions of a volume that will give the reader a very enjoyable half-hour.

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Four-cylinder Air-cooled Motor

"The Motor-car of the Future"

Franklin Motor-Cars
are as strong as a giant and as sensitive and spirited as a thoroughbred horse.

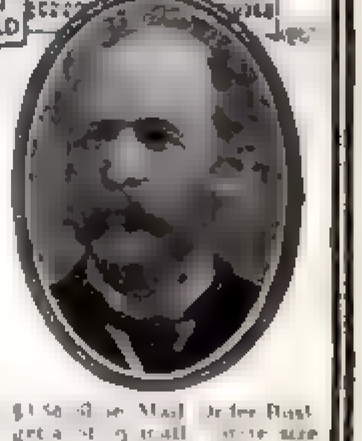
The knowledge, that has enabled us to get rid of the unnecessary, heavy, and troublesome water-cooling system, has also enabled us to construct a motor of extreme effectiveness; to make a carburetor, and to invent a system of control, that produce a flexibility and ease of management not heretofore dreamed of; to save weight, complication, and repairs, in the transmission; and, in every part, to get the utmost effectiveness with the least machinery.

The **Franklin Light Car** is the most efficient light car in the world. The **Franklin Light Tonneau** (holding four) is, so far as we know, the only perfectly satisfactory car that is built for either two or four. The **Franklin 24 H. P. Touring Car** (seating five) is extremely luxurious. *Send for catalogue — a fair and clear book*

H. H. Franklin Mfg. Co., 304 Geddes Street, Syracuse, N.Y.

Member Association Licensed Automobile Manufacturers

W. L. DOUGLAS
UNION MADE $3.50 SHOES BEST IN THE WORLD



$10,000.00 REWARD will be paid to any one who can prove that W. L. Douglas does not make and sell more men's $3.50 shoes than any other manufacturer in the world.

The reason W. L. Douglas $3.50 shoes are worn by more men in all stations of life than any other make is because they hold their shape, fit better, wear longer and are of greater value than any other $3.50 shoe.

2,473,464 PAIRS OF FINE SHOES WERE MADE AND SOLD BY W. L. DOUGLAS IN 1903.

For years I [illegible] to make a first-class shoe for $3.50 [illegible] tried a pair of your $3.50 shoes. I am now convinced [illegible] the best in the world for the money." — Merritt L. Brown [illegible]

W. L. Douglas High-Grade Boys' Shoes, $2.00 and $1.75

Douglas uses Corona Coltskin in his $3.50 shoes. Corona Colt is conceded everywhere to be the finest patent leather yet produced.

Fast Color Eyelets Used Exclusively.

Douglas has the largest [illegible] $3.50 Shoe Mail Order Business in the world. [illegible] extra prepays delivery.

W. L. Douglas $3.50 shoes are sold through his own retail stores in the principal cities, and shoe dealers everywhere. No matter where you live, Douglas shoes are within your reach. If you desire further information before purchasing, write for Illustrated Catalogue.

W. L. DOUGLAS, 166 SPARK STREET, BROCKTON, MASSACHUSETTS

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No gumming to clog neck of bottle — No sediment — will not spoil nor discolor the finest papers. Full 2-ounce bottle, 5c.; also half-pints, pints and quarts.

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LE PAGE'S PHOTO PASTE and
LE PAGE'S GLUE Strongest in the World.

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Something in it for Everybody. Read

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310 pages, Bound in Leather, sent postpaid for 50c.
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U. S. A.
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Nickel-plated 5 in. long Pat'd

Will stop the most vicious dog (or man) without permanent injury. Perfectly safe to carry without danger of leakage. Fires and recharges by pulling the trigger. Loads from any liquid. No cartridges required. Over 10 shots in one loading. All dealers, or by mail, 50c.

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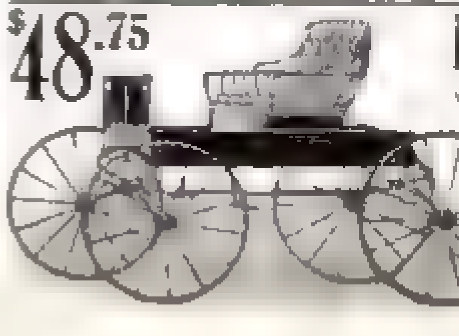
This is the Limit

A Hot Water, Self Regulating, 50 egg Incubator, $4.50. $3.00 and up for Brooders. All on **30 DAYS' TRIAL.** No agents. You pay no middlemen's profits. See catalogue for "100 Per Cent. Hatches." Write

BUCKEYE INCUBATOR COMPANY, Box 21, Springfield, Ohio

$48.75



Buys an $85.00 Union Runabout

with [illegible] in. **rubber tires**, best hickory wheels, high arch [illegible], distance axle, oil tempered springs, piano finish body. This is a beautiful job of first quality fully guaranteed, and worth nearly double our **special factory price.** We ship it to you for examination without a cent in advance, if desired, and allow

30 DAYS FREE TRIAL.

If not satisfactory we agree to refund your money. **You save dealers' profits.** We make 136 other styles, from $26.50 to $150. Harness $5 to $60. Write today for our 100-page **illustrated free catalogue and special offer.**

UNION BUGGY COMPANY, P 7 Saginaw St., Pontiac, Mich.

A man really doesn't want to be trussed up with a lot of buckles and rivets and pulleys and machinery, just for the sake of holding up his trousers. Suspenders should be light, simple and clean. But they never have been so till now.

REX SUSPENDERS

are "the guaranteed suspenders"—guaranteed to wear in every part for one full year.

They are made of the highest grade of elastic webbing, with FINE CALF SKIN ENDS adjustable both back and front. There are NO BUCKLES—no rivets—no pulleys—NO METAL to rust and tarnish and stain the clothing. They are the STRONGEST AND LIGHTEST.

Get a pair from your dealer, or send 50 cents direct to us. If there's a break within a year SEND THEM BACK and we'll send you a new pair postpaid—free. We say this not because we think they may break, but because we know they won't.

Consolidated Manhattan Suspender Company
349 Broadway, Dept. 12, NEW YORK

REX
SUSPENDERS

DON'T FIND FAULT
WITH THE WEATHER—
JUST WEAR

Kneipp
Linen-Mesh
Underwear

which makes you independent of sudden changes in temperature. It is pure linen that does it—there's not a thread of "filling" in Kneipp goods. Many cotton-mixed substitutes are on the market, however.

For Sale by

Leading Haberdashers and Dry Goods Stores. Write to "Kneipp" Publicity Dept. A, 66 Leonard St., New York, for instructive booklet.

7% SAFE INVESTMENT.

As Local Agents of [illegible] established and reliable corporation, we offer [illegible] investment [illegible] of $100 and upwards, paying 7 per cent
Full particulars on request

OWENSBORO SAVINGS BANK AND TRUST CO.
100 Main St., OWENSBORO, KY.

The Reading Table

How Uriu Made the Stir

ADMIRAL URIU, who is winning distinction in the Japanese navy, received his nautical education at Annapolis, where he took high standing and was popular with his classmates. He was noted for studying hard and for great conscientiousness in the performance of the thousand and one duties of the naval cadet. Not long after entering and while our language was still largely a mystery to him, he was one day confined to his room by a slight illness. He was looked after by the surgeon and his condition became a matter of record, nevertheless he felt moved to send explanations to a favorite instructor, and did so as follows

> *My Teacher:* You have seen that I do not to-day stand before you. I am inclosed in the room by the much sickness. I do not feel like making the stir. I regret to miss your most beautiful instruction of the mathematic. To-morrow I hope greatly to find it easy to make the stir

From his achievements in the present war the Admiral seems to be in full possession of his ability to "make the stir

Married Life

J. ADAM BEDE, the new Minnesota Congressman who laid the foundation for a reputation as a humorist in his first speech in the House recently, is fond of telling a story of what he vows was a real experience in one of the remote corners of his district

"I was traveling around just before election, of course purely for pleasure," he says, "when passing a small house in a little clearing I heard a terrible uproar inside. A free fight of large proportions seemed to be in progress. Abandoning my horse, I rushed to the door. My knocking was drowned by the disturbance, so I pushed open the door and entered. A husband and wife were having a little controversy. He was armed with a wooden ladle and she with a heavy frying pan, and they were belaboring each other unmercifully. The fact is they were about evenly matched, but I did not have time to see this, and fearing the woman would be hurt I seized the man by the collar and dragged him back, gasping and speechless. Not so the woman. With a final bang of the pan over his head she turned on me savagely and said

'See here, what right have you butting in? Go on and mind your own business! I'd have you to understand that we get along about as well as most married folks' "

Misplaced Pity

DR. EDWARD BEDLOE, formerly United States Consul at Canton, says that one day, during a conversation with the wife of the British Vice-Consul at that port, the question of the cheapness of human life in China became a point of discussion

The English official's wife was horrified when the fact was referred to that a Chinese condemned to death may always find a substitute to die in his place

"Isn't that awful!" exclaimed the fair Briton. "And I understand that many a poor fellow earns his living by acting as substitute in that horrible manner'

Points from Uncle Ephraim

Work comes befo' de wages

De sharpes' briers hab de purtiest blossoms

Stovepipe hat an' white tie don't make de bishop

Lub fills de cabin but not de dishes.

Dreamin' ob 'possum widout settin' de trap ain't goin' ter ketch breakfus'

Rabbit finds trubble when he gits prouder ob his big ears dan ob his long legs

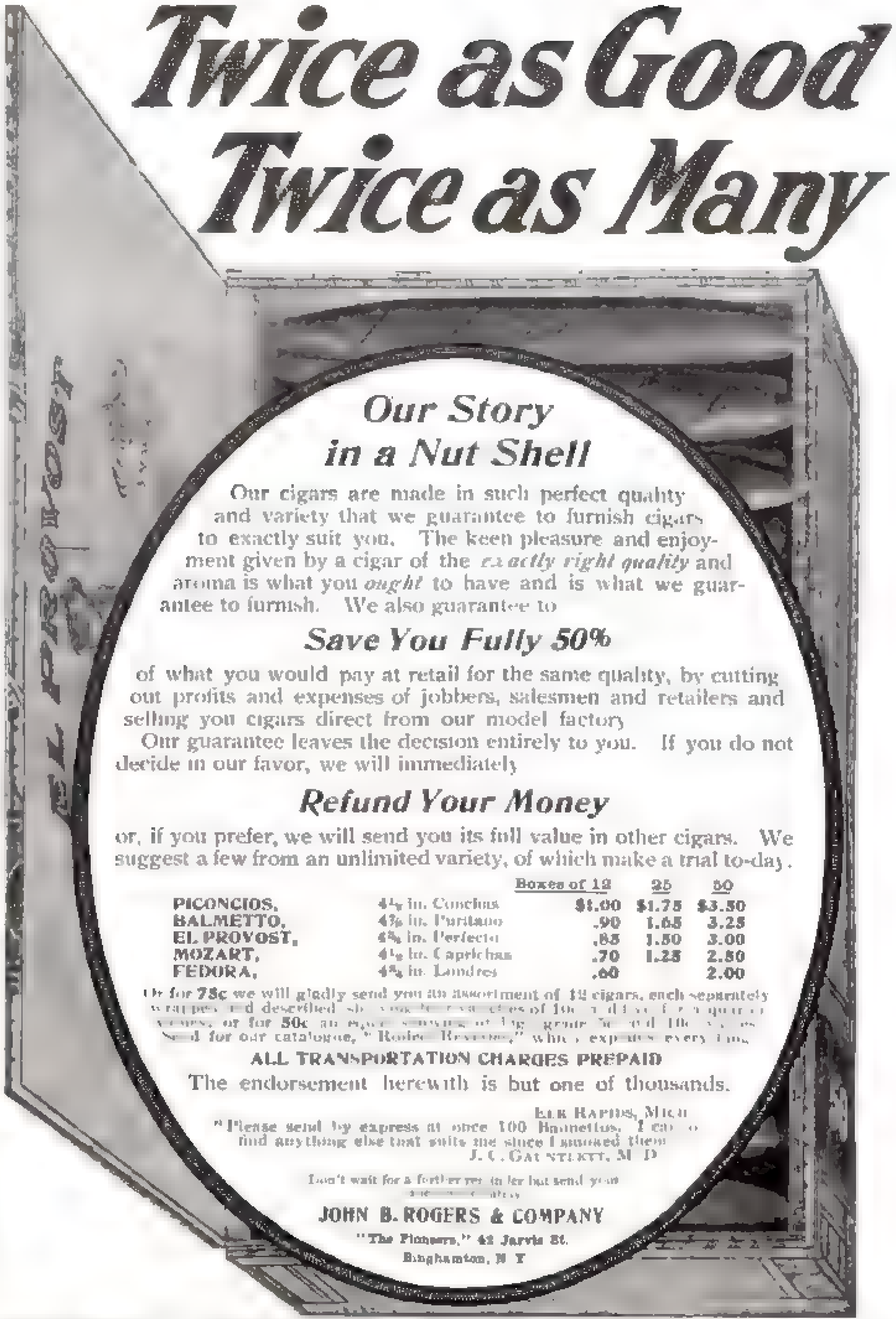
Too many patches on de trousers 'nd buy a new pair ob pants

Fish what ain't cotched ain't maddin' de stories told about 'em

When Mis' Eve got tired ob de guarden ole Mars Adam had to fin' new quartahs, en hit's been 'bout dat a-way wid married folks eber since.

Uncle Job had his trials en his tribulashuns, but he neber had ter listen ter a fool nigger talkin' politics.

Long prayer hurts de rheumatiz en rheumatiz doan't help de sperit



Twice as Good
Twice as Many

Our Story
in a Nut Shell

Our cigars are made in such perfect quality and variety that we guarantee to furnish cigars to exactly suit you. The keen pleasure and enjoyment given by a cigar of the *exactly right quality* and aroma is what you *ought* to have and is what we guarantee to furnish. We also guarantee to

Save You Fully 50%

of what you would pay at retail for the same quality, by cutting out profits and expenses of jobbers, salesmen and retailers and selling you cigars direct from our model factory

Our guarantee leaves the decision entirely to you. If you do not decide in our favor, we will immediately

Refund Your Money

or, if you prefer, we will send you its full value in other cigars. We suggest a few from an unlimited variety, of which make a trial to-day.

		Boxes of 12	25	50
PICONCIOS,	4½ in. Conchas	$1.00	$1.75	$3.50
BALMETTO,	4⅞ in. Puritano	.90	1.65	3.25
EL PROVOST,	4⅝ in. Perfecto	.85	1.50	3.00
MOZART,	4½ in. Caprichas	.70	1.25	2.50
FEDORA,	4⅝ in. Londres	.60		2.00

Or for 75c we will gladly send you an assortment of 12 cigars, each separately wrapped and described [illegible] or for 50c an [illegible] Send for our catalogue, "Rodes Reviews," which explains every thing

ALL TRANSPORTATION CHARGES PREPAID

The endorsement herewith is but one of thousands.

ELK RAPIDS, MICH
"Please send by express at once 100 Balmettos. I can not find anything else that suits me since I smoked them
J. C. GAUNTLETT, M. D

Don't wait for a further reminder but send your [illegible]

JOHN B. ROGERS & COMPANY
"The Pioneers," 42 Jarvis St.
Binghamton, N Y

Dr. Graves
Unequaled
Tooth Powder

Pure and refreshing. Removes tartar and prevents decay. Gives the teeth a snowy whiteness and the sharply defined appearance of perfect cleanliness. Leaves a perfume of purity to the breath.

3 Ounce Metal Bottle 25c 8 Ounce Metal Bottle 50c

SOLD EVERYWHERE
A Trial Bottle FREE on Request
Dr. Graves' Tooth Powder Co., Chicago, Ill.

Buy The "BRISTOL"

For long and efficient service the "Bristol" Steel Fishing Rods will more than satisfy you. "The best rod for all around work I have ever seen," writes [illegible]

You don't have to [illegible] rods to forms to keep them in shape. Weather has no effect on them. Wet or dry, it's all the same to the "Bristol."

Ask us for Catalog "Y"
Ask your dealer about prices, which are reduced

The Horton Mfg. Co., Bristol, Conn.

HOW TO CONVERSE
The Art of Talking Well
IN BUSINESS

LINKS YOU TO SUCCESS

[illegible] Would you like the handsome [illegible] of the high-priced [illegible] are now a silent member?

We teach you by mail the art of

TALKING FOR BUSINESS

Our course is thoroughly practical and immediately profitable [illegible] the entire course not very much. A. P. GARDINER, Pres't

20th Century Instruction Co., Box 1, Central Bank Bldg., New York

Earn This "IDEAL" Steam Cooker

To introduce our new 1904 patterns in every [illegible] freight prepaid, under the easy conditions of [illegible] No. 15. "Ideals" are the only cookers both round and square, that are absolutely steam and odor tight and that have whistles to warn when water is low with drawn seamless tops, seamless copper tank bottoms. Fuel bills reduced one-half. 36-page book and free offer if you write today. Agents wanted

TOLEDO COOKER CO., Desk T, TOLEDO, O.

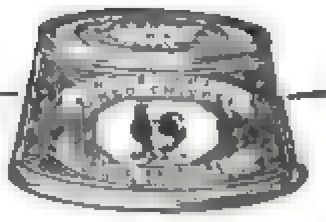
LEARN ADVERTISING

[illegible] "Should Be Studied," "How Advertising [illegible] and booklets. "The Ill Fortunes of Brother [illegible]

CHARLES AUSTIN BATES, 140 William St., N. Y.

Learn Telegraphy and R. R. Accounting

Our graduates receive profitable salaries. Pay after you have a position. Catalogue free. MORSE SCHOOL, Cincinnati, O., Elmira, N. Y., La Crosse, Wis., Senoia, Ga.



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Meat Delicacies
For Luncheons and Picnics
Preserves and Jams
Tomato Ketchup
Soups – *20 Varieties*

Delicious — Appetizing — Satisfying

Write for booklet of Original Recipes and describing our full line Canned Fruits and Vegetables, Plum Pudding, Jellies, Etc

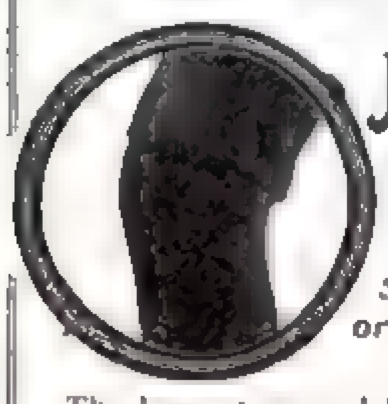
CURTICE BROTHERS CO.
Rochester, N. Y.

SCARBORO BEACH
CLAM CHOWDER

MAINE Clam Chowder of above brand differs from all other chowders. Clean sand [illegible] [illegible] flavor, [illegible] appetizing, nutritious. Served on [illegible] If your dealer hasn't it send [illegible] package paid for [illegible] cents [illegible] on request.

BURNHAM & MORRILL CO., 6 Franklin St., Portland, Me.

No more knee-darning.



NoMend
Linen Knee
Hosiery

Strongest where ordinary stockings are weakest.

The knee, toes and heel are reinforced with the strongest thread known — Stout Irish Linen — knitted in with the cotton

This invention will save mothers of lively boys and romping girls, the worry and labor of constant darning

25c. per pair;

Sizes 5 to 10. If your dealer won't supply you we will send sample pair on receipt of price

M. B. Laubach,
Cambria and Ormes Streets Philadelphia

The Cleveland Bond Issues

(Continued from Page 4)

which was submitted to the Congress at the opening of its session on the following day, in which the details of our agreement were set forth and the amount which would be saved to the Government by the substitution of three per cent. gold bonds was plainly stated; but having no memorandum of the agreement before me, in my haste I carelessly omitted to mention the efforts agreed on by Mr. Morgan and his associates to prevent gold shipments. The next morning a contract embodying our agreement was drawn and signed, and a copy at once given to the Chairman of the Ways and Means Committee of the House, so that the delay of a demand for its inspection might be avoided. A bill was also immediately introduced again asking authority to issue three per cent. bonds, payable by their terms in gold, to be substituted in place of the four per cent. bonds as provided in the contract — to the end that $16,000,000 might be saved to the Government, and the public welfare in every way subserved

The object of this message was twofold It was deemed important, considering the critical condition of our gold reserve, that the public should be speedily informed of the steps taken for its protection; and in addition, though previous efforts to obtain helpful legislation had resulted in discouragement, it was hoped that when the saving by the Government of $16,000,000 was seen to depend on the action of Congress there might be a response that would accord with patriotic public duty

Quite in keeping with the Congressional habit prevailing at that time, the needed legislation was refused, and this money was not saved

A Temporary Relief

The contract was thereupon carried out as originally made. In its execution four per cent. bonds were delivered amounting to $62,315,400, and the sum of $65,116,244 62 in gold received as their price. The last deposit in completion of the contract was made in June, 1895, but additional gold was obtained from the contracting parties in exchange for United States notes and Treasury notes, until in September, 1895, when the entire amount of gold received from them under the contract and through such exchanges had amounted to more than $81,000,000. The terms of the agreement were so well carried out, not only in the matter of furnishing gold but in procuring it from abroad and protecting the reserve from withdrawals, that during its continuance the operation of the "endless chain" which had theretofore drained our gold was interrupted No gold was, during that period, taken from the Treasury to be used in the purchase of bonds, as had previously been the case, nor was any withdrawn for shipment abroad

It became manifest, however, soon after this contract was fully performed, that our financial ailments had reached a stage so nearly chronic that their cure by any treatment within Executive reach might well be considered a matter of anxious doubt. In the latter months of the year 1895 a scarcity of foreign exchange and its high rate, the termination of the safeguards of the Morgan Belmont contract, and, as a result, the renewal of opportunity profitably to withdraw gold for export, a newly stimulated popular apprehension, and perhaps other disturbing incidents, brought about a recurrence of serious depletions of gold from the reserve

In the annual Executive message sent to Congress on the second day of December, 1895, the situation of our finances and currency was set forth in detail, and another earnest plea was made for remedial legislative action. After mentioning the immediately satisfactory results of the contract for the purchase of gold, the message continued

> Though the contract mentioned staved for a time the tide of gold withdrawals its good results could not be permanent Recent withdrawals have reduced the reserve from $107,571,230 on the eighth day of July, 1895, to $79,333,966. How long it will remain large enough to render its increase unnecessary is only a matter of conjecture, though quite large withdrawals for shipment in the immediate future are predicted in well-informed quarters. About $16,000,000 has been withdrawn during the month of November.

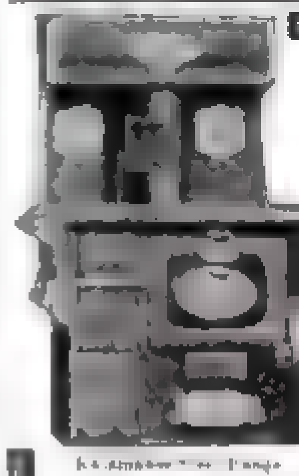
"FORCE," . 138
all others, . 10

That's the vote of the Yale Senior Class this year on the best breakfast food.

It's no use talking — in the long run quality does tell.

Sunny Jim

"FORCE" is a muscle builder.
And it makes good the wear and tear of severe mental effort.



AT FACTORY PRICES
Direct from our own Factory.
Why pay your dealer from $5 to $40 more for a stove or range, when you can buy direct from our factory

KALAMAZOO
Stoves and Ranges

Kalamazoo Steel Range

[illegible] dealers' and middlemen's profits? We save you from 25% to 40% on every purchase and you run no risk for we give you **360 Days Approval Test** [illegible] under a $20,000 bank bond. If a Kalamazoo does not satisfy you in every way, send it back and we refund every cent you paid. **We pay the freight.** [illegible]

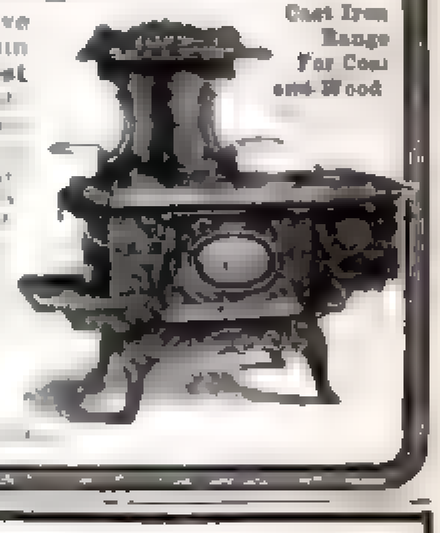
We are manufacturers, not [illegible]
We make everything we sell and sell to the user exclusively
We make a complete line of stoves, ranges, heaters and make them right
We ship all Kalamazoos freight prepaid, blacked and polished, and any one can set them up
We guarantee satisfaction, or your money back.

[illegible] polished ready [illegible] for Approval Offer [illegible] Catalog [illegible]

Kalamazoo Stove Co., Mfrs.
Kalamazoo, Mich.

[illegible]

Kalamazoo Cast Iron Range For Coal and Wood



Take No Substitute
A Dated Guaranty Tag on Each Tire
Protects you against Old Stock.

Now Only $4.95 A PAIR Express Paid

ALLIGATOR Puncture Proof, Self Healing Bicycle Tires. The [illegible] and Self healing Tire made [illegible] the air out. Positively will not [illegible] Greatest thickness [illegible] "feel of it." Sent [illegible] subject to examination — no deposit asked, but [illegible] THE VIM COMPANY, [illegible] State and [illegible] streets CHICAGO

DO NOT STAMMER

Hon. John Wanamaker endorses the Philadelphia Institute for Stammerers. The pioneer school 20th year. 80-p. book free. [illegible] Pres t and Founder, 1033-1043 Spring Garden St. Phila.

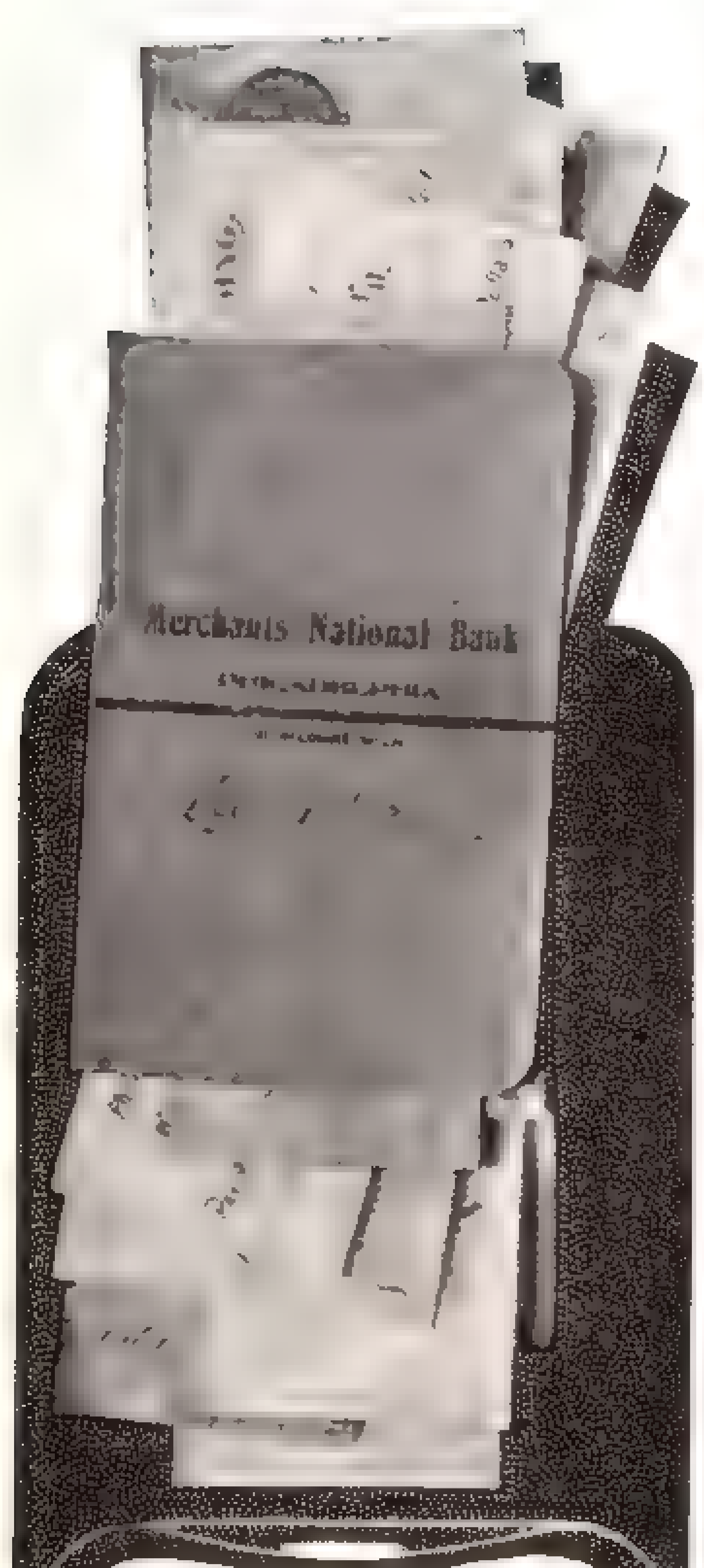
5% Per Annum Why Less?

Assets
$1 700 000
Surplus and Profits
$160,000

INDUSTRIAL SAVINGS & LOAN Co 5% PER ANNUM

[illegible] the past ten years by methods free from speculative dangers. We are certain [illegible] Industrial Savings & Loan Co., 1135 Broadway New York

PATENTS No attorney's fee until patent is allowed. Write for *Inventor's Guide.*
FRANKLIN H. HOUGH, Washington, D. C.



Business and Office Men

Are you reading The Book-Keeper and Business Man's Magazine? It's the one magazine in the world published solely for you, and the largest of its kind. The April issue comprises 240 pages and over 100 illustrations—now in the hands of about 100,000 business and office men.

The May Number of

THE BOOK-KEEPER AND BUSINESS MAN'S MAGAZINE

is a Special Banker's Number devoted to the banking business—the articles being written by well-known financiers.

In it are some 250 pages and over 100 illustrations, of which this **partial list of contents** will give an idea.

The Southern Bank (Illustrated)
An Accounting System for a Stock Brokerage Business New York Stock Exchange
Why the Bowery Savings Bank Advertises, [illegible] S. Head President
The Validity of Signatures.
Perils of Small Investors [illegible]
Foolish People with Money [illegible]
The Administration of a Country Bank.
Trial Balance of Deposits
The Lipton Business System [illegible]
Employes Co operation in the Management of a Business [illegible]
Plant and Machinery Records.
The Voucher System.
Sinking and Reserve Funds
The Treatment of Cash Discount.
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For $1.00 we will send the magazine for one year and present you with

After Dinner Speeches

A clever collection of some of the best speeches and stories of Depew, "Private" John Allen, Bourke Cockran, [illegible], Roosevelt and others. 252 pages with 20 portraits in color. A book worth having. [illegible]

SEND US 15 CENTS

in stamps, or any way you like, for a trial subscription and we will send you the magazine for three months. You will appreciate it, send today. Offers no good without coupon.

"The Book-Keeper and Business Man's Magazine"
Book-Keeper Building, Detroit, Mich.

Sir:—Please find enclosed ________ *for which send me as per your offer in* The Saturday Evening Post of May 7th.

Name ________
Street ________
Town ________

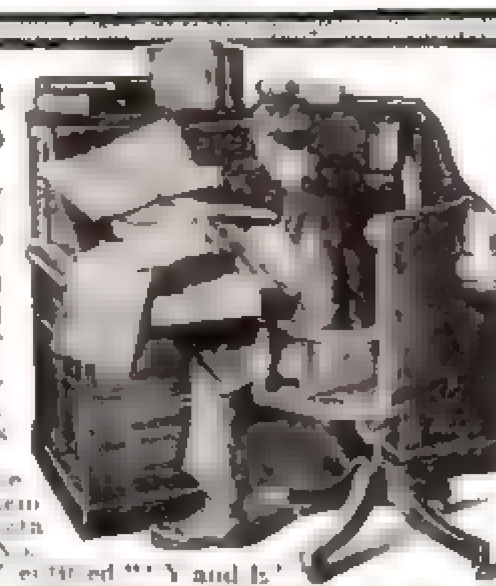
The prediction of further withdrawals mentioned in this message was so fully verified that eighteen days after its transmission, and on the twentieth day of December, 1895, another Executive communication was sent to Congress, in contemplation of its holiday recess, in which, after referring to the details contained in the former message, it was stated

> The contingency then feared has reached us, and the withdrawals of gold since the communication referred to, and others that appear inevitable, threaten such a depletion in our Government's gold reserve as brings us face to face with the necessity of further action for its protection. This condition is intensified by the prevalence in certain quarters of sudden and unusual apprehension and timidity in business circles.
>
> The real and sensible cure for our recurring troubles can only be effected by a complete change in our financial scheme. Pending that, the Executive branch of the Government will not relax its efforts nor abandon its determination to use every means within its reach to maintain before the world American credit, nor will there be any hesitation in exhibiting its confidence in the resources of our country and the constant patriotism of our people
>
> In view, however, of the peculiar situation now confronting us, I have ventured to herein express the earnest hope that the Congress, in default of the inauguration of a better system of finance, will not take a recess from its labors before it has, by legislative enactment or declaration, done something, not only to remind those apprehensive among our own people that the resources of this Government and a scrupulous regard for honest dealing afford a sure guarantee of unquestioned safety and soundness, but to reassure the world that with these factors, and the patriotism of our citizens, the ability and determination of our nation to meet in any circumstances every obligation it incurs do not admit of question

Perhaps it should not have been expected that members of Congress would permit troublesome thoughts of the Government's financial difficulties to disturb the pleasant anticipations of their holiday recess; at any rate, these difficulties and the appeal of the President for at least some manifestation of a disposition to aid in their remedy were completely ignored

The Last Public Subscription Offer

On the sixth day of January, 1896, the gold reserve having fallen to $61,251,710, its immediate repair became imperative. Though our resort to the expedient of purchasing gold with bonds under contract had been productive of very satisfactory results, it by no means indicated our abandonment of the policy of inviting offerings of gold by public advertisement. It was rather an exceptional departure from that policy, made necessary by the dangerously low state of the reserve on account of extensive and sudden depletions, and the peril attending any delay in replenishing it. We had not lost faith in the loyalty and patriotism of the people, nor did we doubt their willingness to respond to an appeal from their Government in any emergency. We also confidently believed that if the bonds issued for the purpose of increasing our stock of gold were widely distributed among our people, self-interest as well as patriotism would stimulate the solicitude of the masses of our citizens for the welfare of the Nation. No reason for discouragement had been found in public offerings for bonds, so far as obtaining a needed supply of gold and a fair price for our bonds were concerned. The failure of that wide distribution among the people when so disposed of seemed to be largely owing to the fact that the bonds themselves were so antiquated in form, and bore so high a rate of interest, that it was difficult for an ordinary person to make the rather confusing computation of premium and other factors necessary to a safe and intelligent bid; for in a transaction of this sort, where the smallest fraction of a cent may determine the success of an offer, those accustomed to the niceties of financial calculations are apt to hold the field to the exclusion of many who, unaided, dare not trust themselves in the haze of such intricacies. If Congress had provided for the issuance of bonds bearing a low rate of interest, which could have been offered to the public at par, I am convinced that the plain people of the land would more generally have become purchasers. Another difficulty that had to some extent prevented a more common participation by the people in prior public sales arose, it was thought, from



"Y and E"

Do you know your own Business—REALLY?

¶ Can you place your hand **instantly** upon any office record? ¶ Do you know to the last dollar what it cost you to do business last week—last month—last year? ¶ Do you know which particular lines made the most money for you—and which ones cost you the most to sell? ¶ And why?

HERE'S AN "AUTOMATIC MEMORY"

¶ These are all practical problems and they are treated in a practical way by our latest book on Office System "Catalog No. 600" entitled "Y and E Card Index Systems." ¶ May we send you a copy of Catalog 600?

SPECIAL OFFER:

No. 10—A quarter sawed Oak Tray 9 in. deep, finely [illegible] stable sliding block to keep cards upright; 400 size 5 x 3 white Record Cards. [illegible] one set monthly (Jan. to Dec.) [illegible] set daily (1-31) Guides, salmon; [illegible] buff, [illegible] $1.25

No. 13—[illegible] $1.85

Either outfit shipped, prepaid, to any R. R. Station in U. S. when cash accompanies order

YAWMAN & ERBE MFG. CO. [illegible] Rochester, N. Y.
New York, Pittsburg, Washington, [illegible] Minneapolis, [illegible] Montreal.

YOUR EYE

Now let us send you the FREE BOOK [illegible] We will also send you Prof. [illegible] your handwriting.

Conklin's

SELF-FILLING PEN

"The Pen That Fills Itself"

Dip pen in any ink well or any ink, press lever and operation is over. [illegible] don't you owe it to yourself to learn more about this perfect pen? If you will let us send you our beautiful new illustrated catalogue, it will make you a CONKLIN enthusiast.

THE CONKLIN PEN CO., 775 Madison Ave., Toledo, Ohio
Represented in Great Britain by American Agencies, Ltd., 38 Shoe Lane, Farringdon St., London, E. C.; in Australia by Rae, Munn & Gilbert, 47 Market St., Melbourne

"The Car of Quality"

Represents Good Value

Premier 10 Horse Power. Air Cooled. Without Tonneau, Price $1,250 with Tonneau, $1,400. 32-inch wheels. 3½ inch tires. 82 inch wheel base. Many excellent features which posted drivers appreciate.

Write for illustrated [illegible]

Premier Motor Mfg. Co.
907 Ft. Wayne Ave. Indianapolis Ind.

RIDER AGENTS WANTED

One in each town to ride and exhibit a sample Bicycle. *Write for special offer.*

Highest Grade 1904 MODELS $8.75 to $17
Coaster Brakes, Hedgethorn Puncture Proof Tires and best equipment
1902 and '03 Models Best Makes $7 to $12
500 SECOND-HAND WHEELS
All makes and Models good as new $3 to $8

Great factory clearing sale at *half factory cost.* We **Ship on Approval** without a cent deposit and allow **10 DAYS FREE TRIAL** on every bicycle. Any wheel not [illegible]

EARN A BICYCLE [illegible] sample [illegible] make large profits. *Write at once* for catalogues and our **special offer. AUTOMOBILES**, sewing machines, tires, sundries, etc., *half usual prices*

MEAD CYCLE COMPANY, Dept. 54-G, Chicago

CALIFORNIA

with its lovely seaside resorts, orange groves, beautiful gardens and quaint old mission towns, is visited every year by thousands of tourists who travel over the

UNION PACIFIC

and

SOUTHERN PACIFIC

FASTEST TIME
SHORTEST LINE
SMOOTHEST TRACK

Accommodations for all classes of passengers

E. L. LOMAX, G. P. & T. A.
UNION PACIFIC
Omaha, Neb.

Make the Farm Pay

There's money in farming if you understand modern methods and farm intelligently as taught by our correspondence course in

Modern Agriculture

Under **Prof. Wm. P. Brooks, Ph. D.**, of Mass. Agricultural College. Treats of soils, tillage, drainage, fertilizers, crop rotation, stock feeding, poultry raising, dairying, etc. Also **Horticulture** under **Prof. Bailey**, of Cornell University and **Agricultural Bacteriology** under **Prof. Conn**, of Wesleyan.

Full **Commercial, Normal** and **Academic** departments. [illegible] Text-books free to our students. Catalogue and particulars free. Write to-day

THE HOME CORRESPONDENCE SCHOOL
Dept. 17, Springfield, Mass.

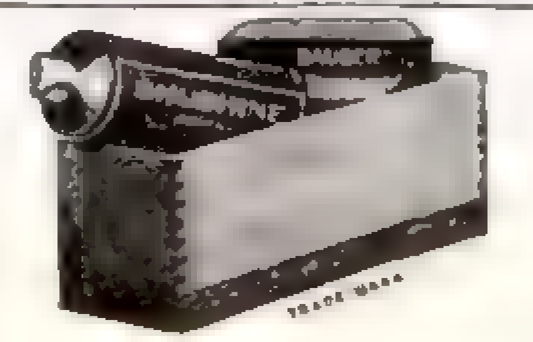
LEARN SHORTHAND

By Correspondence from Court Reporters.

We do the largest court reporting business in the world and teach the same standard system we use. We make no fake claims; we teach no fake shorthand. Write for "Success Shorthand" and copy of guaranty, sent free. WALTON, JAMES & FORD, Suite 30, 77-79 Clark Street, Chicago, Ill.

BEE KEEPING FOR PLEASURE OR PROFIT

Interested persons can secure the most advanced ideas on this important theme by addressing THE A. I. ROOT CO., Medina, Ohio, largest makers of bee-keepers things in the world.



SHUSHINE

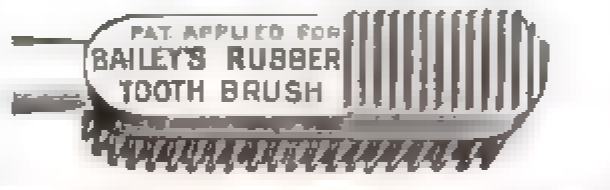
A Complete Shoe Polishing Outfit for 25c

SHUSHINE is an oil paste polish, in a tube. You can't spill it. The polish that ladies can use. Does not soil or black the skirts. Guaranteed not to crackle or harden the most delicate leather (as liquid dressings do). The Ideal Shoe Polish for Men's and Women's Shoes.

It's the Best by Every Test.

If SHUSHINE is not on sale in your city, we will send by mail on receipt of 25c., and if it does not prove to be the most satisfactory all-in-all shoe polish for all kinds of leather and all kinds of weather that you ever used, your money will be refunded.

OSMIC CHEMICAL CO.
Dept. P. BROCKTON, MASS.



Cleans the teeth perfectly and polishes the enamel without injury. Never irritates the gums. Can be used with any tooth wash or powder. [illegible] No bristles to come out. No. 1, 25c.; No. [illegible] 35c. Mailed on receipt of price.

Baby's Teeth

cut without irritation

The flat-ended teeth of Bailey's Teething Ring expand the gums, keeping them soft, comforts and amuses the child, preventing convulsions and cholera infantum. (Mailed 10c.)

Improve Health, Disposition and Height

And outwear the SHOE.

The annular projections take up the concussion in walking on hard surfaces and [illegible] the heel with an elastic tread. A [illegible] for SPINAL and NERVOUS affections. Sizes for men and women [illegible]

Mounted on Felt

Bailey's
Rubber
Heel Cushion

Size 3 x 5 in

LONGEVITY is promoted by friction, developing energy and [illegible] follow [illegible] creasing circulation.

Bailey's Rubber Bath and Flesh Brush

by its healthy, urgent action opens the pores and assists them in throwing off the waste which the [illegible] the surface [illegible] the circulation [illegible] newed vigor [illegible] through the body.

The Brush used dry will give a delightful "Massage" treatment.

Sent on receipt of price.

C. J. Bailey & Co.
22 Boylston St.
Boston, Mass.

C. E. & CO.
TRADE MARK
FEATHERS

Emmerich Feather Pillows

have the above trade mark tag attached to every pillow. Every Emmerich "Pillow" is guaranteed. Every "Emmerich" Pillow [illegible] feathers [illegible] foreign [illegible] feathers [illegible] clean. It is a [illegible] pillows made of [illegible] feathers [illegible] properly cleaned [illegible] what you are getting in a [illegible] label. Many a night's rest is destroyed by an [illegible] able pillow. The dealer don't know what is in the pillow when he buys the product of unscrupulous makers. You must insist on the C. E. & Co. tag on every pillow if you want clean, comfortable, elastic, soft pillows.

"FINE FEATHERS MAKE FINE PILLOWS" is the title of our book which is full of information about feathers and down pillows and cushions. You ought to read it before buying pillows or cushions.

Write for it—It is Free

It will also tell you how to secure **FREE** a beautiful decorated satin cushion cover, which we are giving to our customers. A postal will bring our booklet. Please give your dealer's name. Address your request to

CHAS. EMMERICH & CO., 194 5th Avenue, Chicago

LIGHTNING
FREEZER

Round wire hoops

on a freezer pail are sunk in the wood and cannot fall off. Confined exclusively to the

Lightning Gem and Blizzard

RUNS EASY

Write for "Frozen Sweets," by Mrs. Rorer—free.

NORTH BROS. MFG. CO., Philadelphia

I Print My Own Circulars Cards, &c. **$5 PRESS**

Saves money. Big profit printing for others. Large press for book, newspaper $18. Full instructions sent for use. Write for catalogue presses, type, &c. to factory. THE PRESS CO., Meriden, Conn.

their lack of notice of the pendency of such sales, and want of information as to the advantages of the investment offered, and the procedure necessary to present their bids in proper form.

In view of the fact that the gold then in the reserve amounted to $20,000,000 more than it contained eleven months earlier, when the Morgan-Belmont contract was made, and because, for that reason, more time could be allowed for its replenishment, there was no hesitation in deciding upon a return to our original plan of offering bonds in exchange for gold by public subscription.

Having determined upon a return to this method it was deemed wise, upon consideration of all the circumstances, to make some modification of prior action in such cases. Instead of short-term five per cent. bonds, the longer-term bonds bearing four per cent. interest were substituted, as, on the whole, the best we could offer for popular subscription. Since two offerings of $50,000,000 each had proved to be of only very temporary benefit, it was determined to double the amount and offer $100,000,000 for subscription. Nearly a month was to be given instead of a shorter time, as theretofore, between the date of notice of the offer and the opening of the bids; and extraordinary efforts were to be made to give the most thorough publicity to the offerings—to the end that we might stimulate in every possible way the desire of the masses of our people to invest in the bonds. Especial information and aid were to be furnished for the guidance of those inclined to subscribe; and successful bidders were to be allowed to pay for the bonds awarded to them in installments. The lowest denomination of the bonds was to be fifty dollars, and the larger ones were to be in multiples of that sum. In point of fact, it was resolved that nothing should be left undone which would in any way promote the success of this additional and increased offer of bond subscription to the public.

Extraordinary Efforts Made for Publicity

Accordingly, on the sixth day of January, 1896, a circular bearing that date was issued, giving notice that proposals would be received until the fifth day of February following for gold coin purchases of $100,000,000 of the four per cent. bonds of the United States, upon the terms above mentioned. These circulars were extensively published in the newspapers throughout the country. Copies, together with a letter of instruction to bidders, containing, among other things, a computation showing the income the bonds would yield to the investor upon their purchase at prices therein specified, and accompanied by blanks for subscription, were sent to the postmasters in every State and Territory with directions that they should be conspicuously displayed in their offices. The Comptroller of the Currency prepared and sent to all national banks a circular letter, urging them to call the attention of their patrons to the desirability of obtaining the bonds as an investment, and to aid in stimulating subscriptions; and with this was forwarded a complete set of papers similar to those sent to the postmasters. These papers were also sent to other banks and financial institutions and to bankers in all parts of the country, and, in addition, notice was given that they could be obtained upon application to the Treasury Department or any of the Sub-Treasuries of the United States. Soon afterward, in view of the large amount of the bonds offered, and as a precaution against an undue strain upon the general money market, as well as to permit the greatest possible opportunity for subscription, the terms of the original offer of the Secretary of the Treasury were modified by reducing in amount the installments of the purchase price and extending the time for their payment.

On an examination of the bids at the expiration of the time limited for their presentation, it was found that 4635 bids had been received, after rejecting six which were palpably not genuine or not made in good faith. The bidders were scattered through forty-seven of our States and Territories, and the aggregate amount represented by their bids was $526,970,000. The number of accepted bids upon which bonds were awarded was only 828, but of these ten were forfeited after acceptance, on account of non-payment of the first installment of the purchase price. Several of the bids accepted were for a single fifty-dollar bond, and they varied in amount from that to one bid made by J. P. Morgan & Co. and several associates for the entire issue of $100,000,000, for which they offered 110.6877 on the dollar. To all the other

I WAS led to print this advertisement because of a casual remark made by a gentleman from one of the western States one day when he came to my office: "Why, Shivers, I expected to find you on the top floor of a tenement house somewhere."

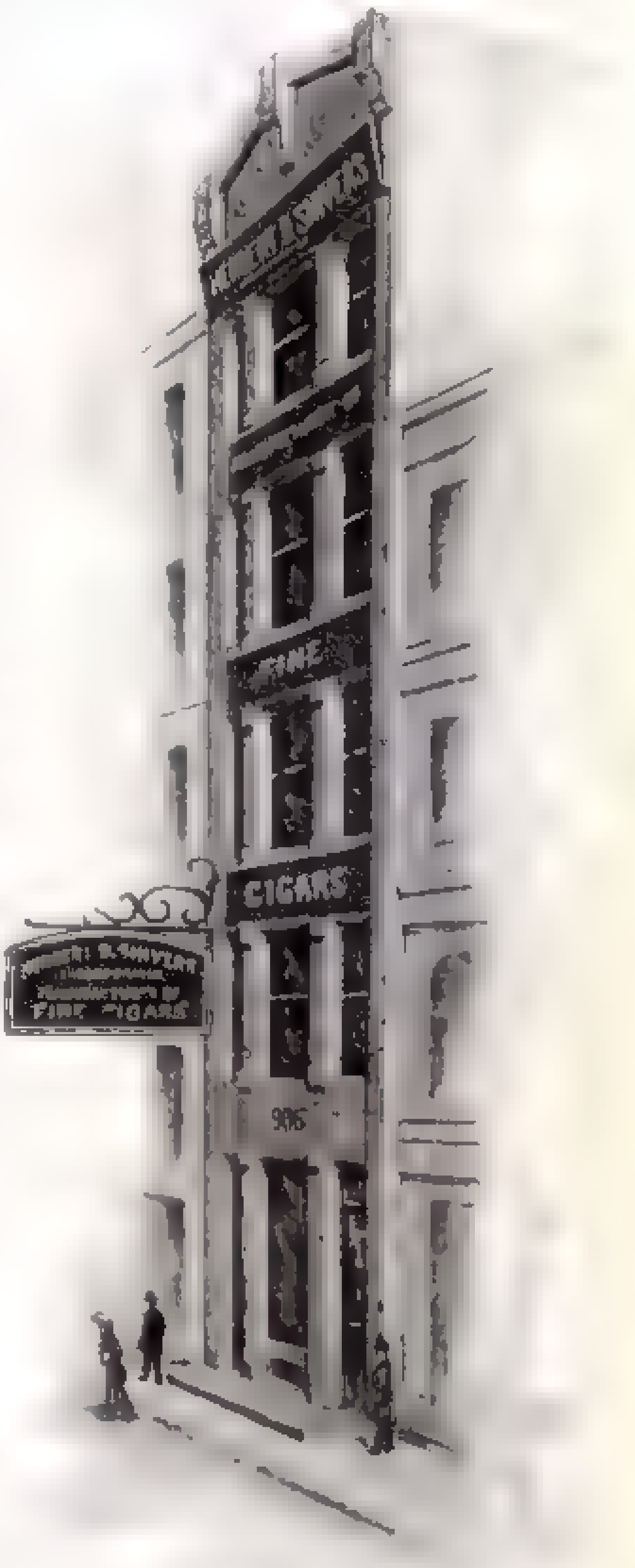
After a visit to the different floors of the factory he was impressed with the fact that I was a live man, with a real business and had an actual cigar factory.

This incident impressed *me* so much that I determined to bring as nearly as possible all my friends and customers to the factory. That being obviously impossible, I hit upon the next best thing—to have a photographer take my factory to them.

The factory is as clean as it looks and any part of it is open to my customers.

The illustration is from an actual photograph taken within a few weeks. Cigars under the present mode of selling cost more to sell than they do to make. The manufacturer has a profit and so have his salesmen, the jobber or wholesaler has a larger profit, and so have his salesmen, and then the retailer, who has to have nearly 100 per cent, or he cannot live. The result of all this is, that cigars costing, say, $40 per thousand to manufacture, sell over the retail counter at 10c. each.

I sell the entire product of my factory direct to the smoker at wholesale prices.



MY CLAIM IS—that the equal of my Shivers Panetela Cigar is not retailed for less than 10c., and that no other cigar in the world is sold to the consumer at a price so near the actual cost of manufacture.

MY GUARANTEE IS—that the filler of these cigars is clear, clean, long Havana—no shorts or sweepings. The wrappers are genuine Sumatra—grown in Sumatra. These wrappers are used on millions of so-called all-Havana cigars. This guarantee has been attached to every box of these cigars that I have ever sold, and, were it not true, some one would have had me long ago for false pretences.

EXACT SIZE AND SHAPE OF SHIVERS PANETELA

MY OFFER IS—I will upon request send to a reader of *The Saturday Evening Post*, one hundred Shivers Panetela cigars, express prepaid, on approval. He may smoke ten and return the remaining ninety at my expense, if he is not pleased. If he is satisfied and keeps the cigars, he agrees to remit the price for them ($5) within ten days. I simply want to give the cigars a chance to sell themselves.

In ordering please use business letter head, or enclose business card and state whether mild, medium or strong cigars are desired.

I would not dare to make this offer if my statement were not absolutely true. I risk one-tenth of the cigars and expressage both ways to make a new customer. Wouldn't I be a "silly" to send out cigars that would not stand the test?

What possible risk does a smoker run, trying my cigars, provided $5 per hundred is not more than he cares to pay?

It is now two years and a half since I began selling cigars in this manner. In that time I have been compelled to move three times, always into larger quarters. In my present factory I have a capacity of one-half million cigars per month and it really looks as though I should soon be crowded again. This could not possibly be, unless my customers were more than pleased with the cigars they receive from me. If I depended for my profit on the *first* orders that I receive from this or any other advertisement, I would have been swamped long ago. The re-orders are what I have to have. *More than 80 per cent. of the cigars that I send out go to people who have bought of me before.* These re-orders cost me nothing, and that is how I make a profit.

I have discovered nothing new in manufacturing cigars, except this—to make a cigar as honestly as I know how, to put my own name on it, tell the truth about it, and then this new idea in selling—to go direct to the smoker instead of through the various middlemen. The result is, I have no salesmen, no store, but do all my business from my factory. Write me if you smoke.

HERBERT D. SHIVERS, Inc.

Manufacturers of Cigars

906 Filbert Street Philadelphia, Pa.

1904

827 accepted bidders who offered even the smallest fraction of a farthing more than this the full number of bonds for which they bid were awarded

The aggregate of the bonds awarded to these bidders, excluding the Morgan bid amounted to $62,321,150. The remainder of the entire offering, including more than $4,700 000 of the awards which became forfeited for non-payment as above mentioned, were awarded to Mr. Morgan and his associates, their bid being the highest next to those on which bonds had been awarded in full, as already stated

The aggregate of the prices received for these bonds represented, by reason of the premiums paid, an income to the investor of a trifle less than three and four-tenths per cent

As a result of this large sale of bonds, the gold reserve, which, on the last day of January, 1896, amounted to less than $5[illegible]000,000, was so increased that at the end of February, in spite of withdrawals in the meantime, it stood at nearly $124,000,000

It will be observed that, notwithstanding all the efforts made to distribute this issue of bonds among the people, but 827 bids out of 4641 were entitled to awards as being above the Morgan bid; and that more than one-third of all the bonds sold were awarded on the single bid of Mr. Morgan and his associates

The price received on this public sale was apparently better for the Government than that secured by the Morgan Belmont contract; but their agreement required of them such labor, risk and expense as perhaps entitled them to a favorable bargain. In any event, the advantages the Government derived from this transaction were certainly very valuable and should not be overlooked On every sale of bonds by public offering not excluding that just mentioned, large amounts of gold were withdrawn from the Treasury and used in paying for the bonds offered. In the execution of the contract of February, 1895, no gold was withdrawn for the purchase of the bonds, and the reserve received the full benefit of the transaction Each sale by public advertisement made prior to the time of the contract had been so quickly followed by extensive and wasting withdrawals of gold from the reserve that scarcely a breathing time was allowed before we were again overtaken by the necessity for its reenforcement. Even after the notice given for the last sale on the eighth day of January, 1896, and between that date and the first of June following, these withdrawals amounted to more than $73,000,000, while during the six months or more of the existence of the Morgan-Belmont contract the withdrawals of gold for export were entirely prevented and a season of financial quiet and peace was secured

Whatever may be the comparative merits of the two plans for maintaining our gold reserve both of them when utilized were abundantly and clearly justified

Whether from fatigue of malign conditions or other causes, ever since the last large sale of bonds was made the gold reserve has been free from eruptive movement, and its condition has caused no alarm

Two hundred and sixty-two millions of dollars in bonds were issued on its account during the critical time covered by this narrative; but the credit and fair fame of our nation were saved

I have attempted to give a detailed history of the crime charged against an Administration which "issued bonds of the Government in time of peace." Without shame and without repentance, I confess my share of the guilt; and I refuse to shield my accomplices in this crime who, with me, held high places in that Administration. And though Mr. Morgan and Mr. Belmont and scores of other bankers and financiers who were accessories in these transactions may be steeped in destructive propensities, and may be constantly busy in sinful schemes, I shall always recall with satisfaction and self congratulation my collusion with them at a time when our country sorely needed their aid

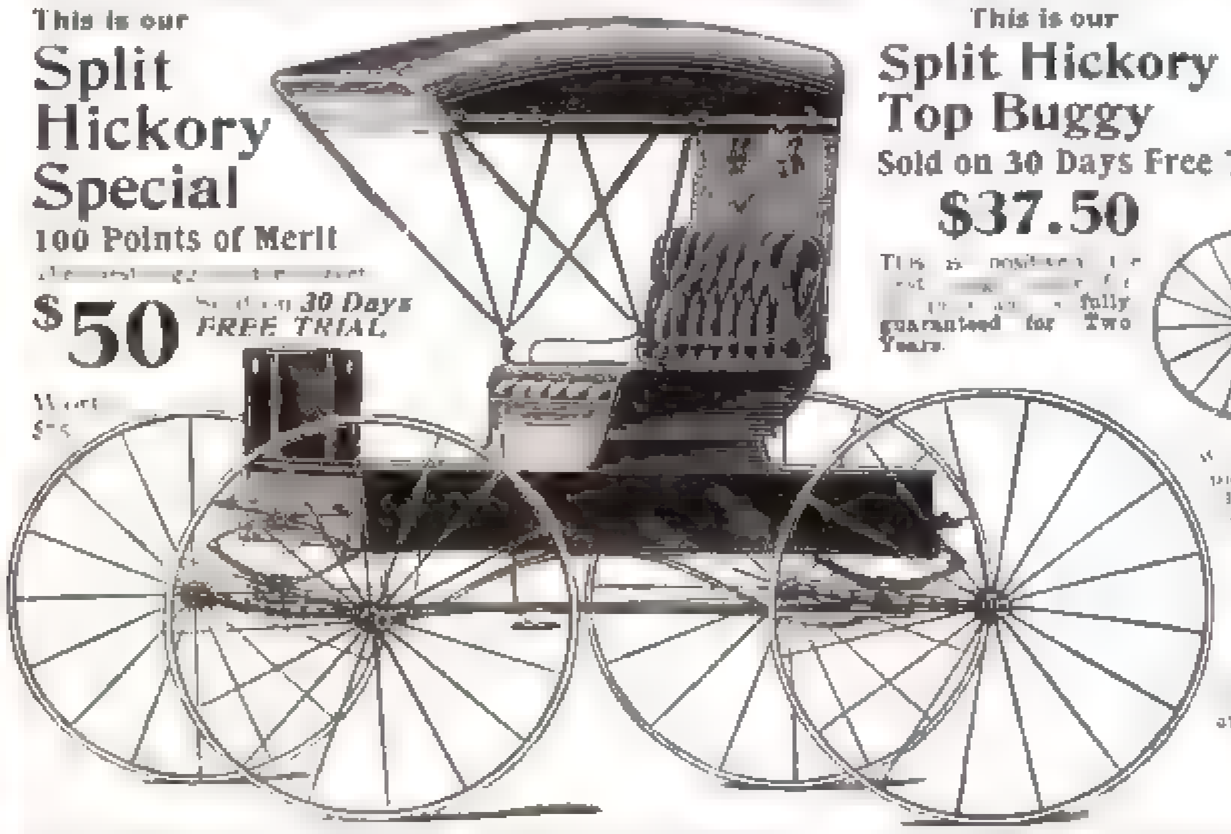
❧

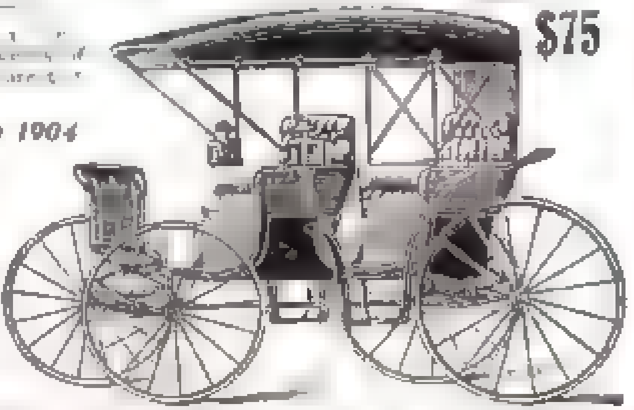
THE LATEST

By McLandburgh Wilson

Another childhood pleasure gone,
With science we must grapple;
A genius has arisen now
And made a seedless apple.

When Johnny eats his modern fruit
The case is sad for Benny;
No need to ask him for the core,
Because there isn't any.





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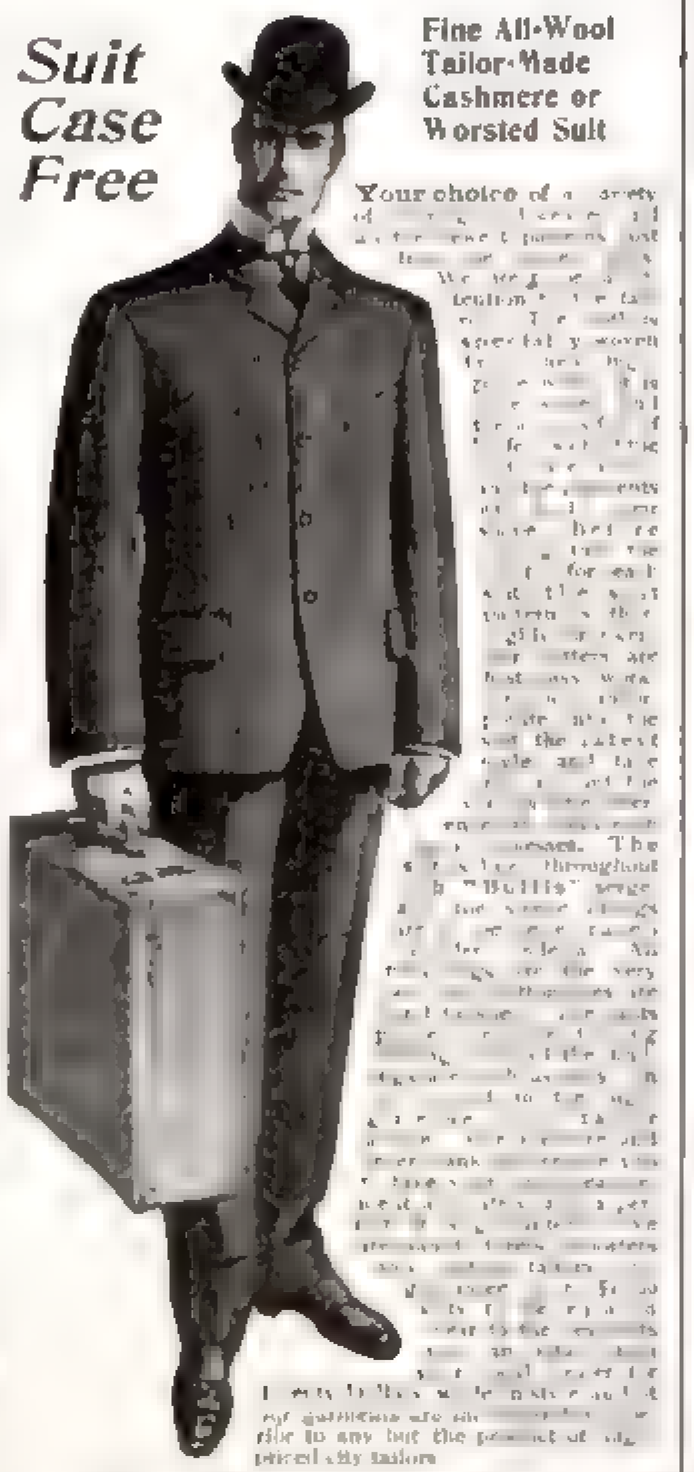

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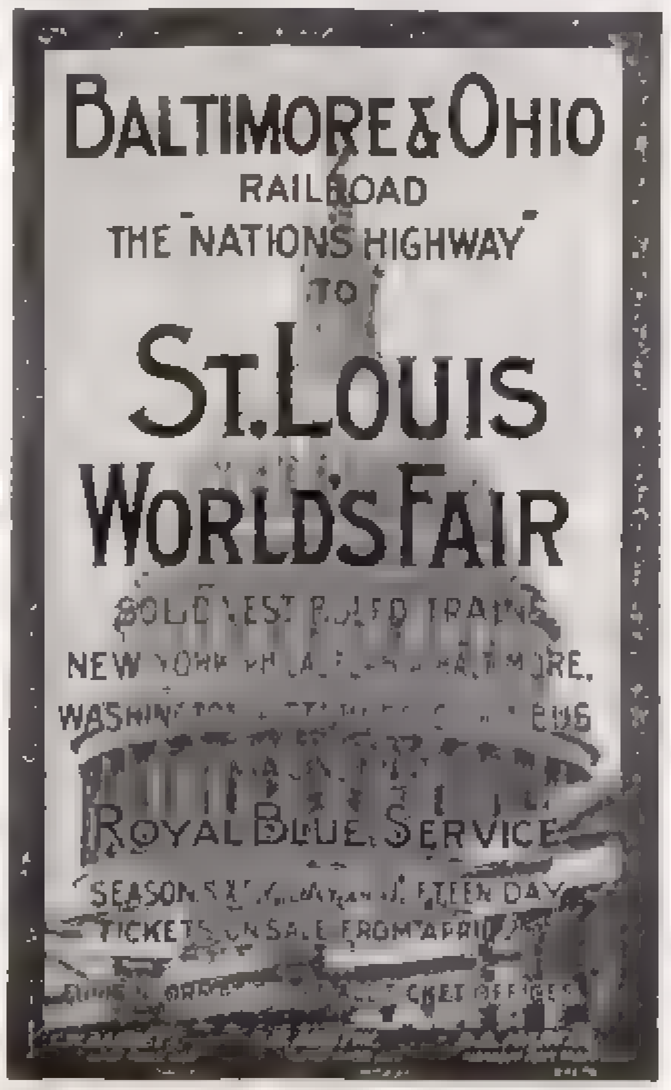

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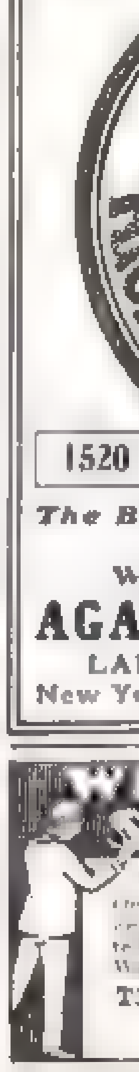

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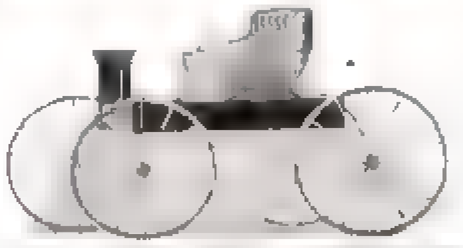
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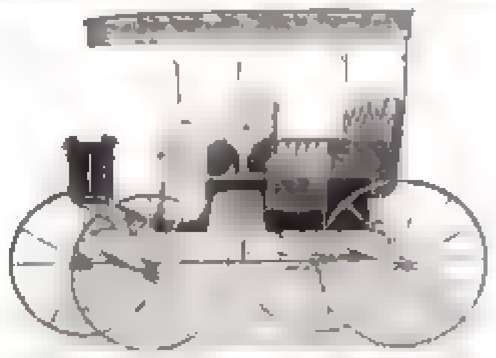
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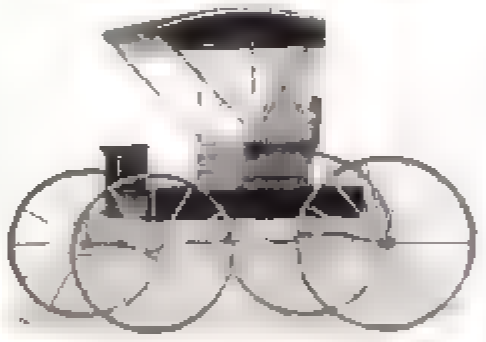
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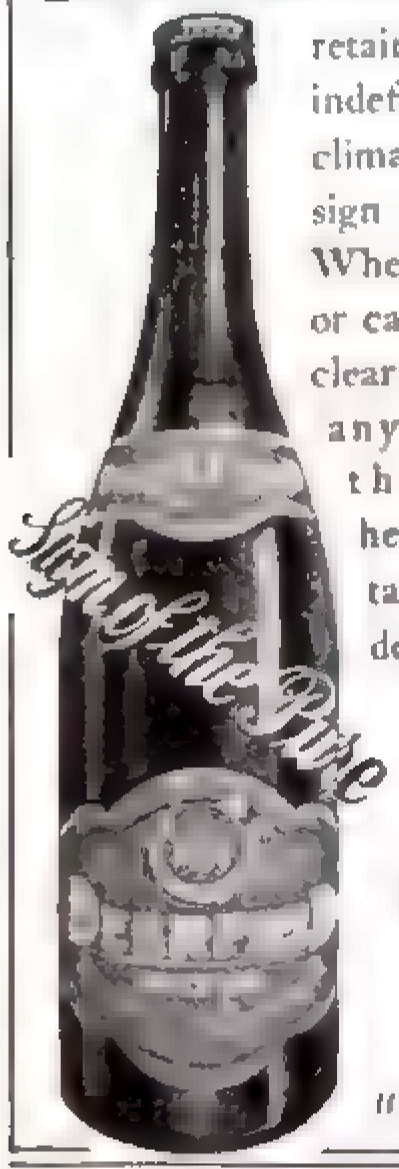

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HURRICANE ISLAND

(Continued from Page 11)

"I only see that you're a ruffian," I replied hotly.

His countenance did not change. "Hang on to it," he said, and I could have laughed in his face at the preposterous suggestion. "You'll warm to it by degrees."

"You are asking me to join in wholesale robbery, at the least?" I said, still angrily struggling with my stupor.

"I am," he answered, and he leaned forward. "D'you think I'm entering on this game wildly? Not I. I mean to carry it out. Do you suppose I haven't laid my plans? Why, more than half the men are mine. I saw to that. It was I got 'em." He placed a large hand on my shoulder and his eyes gleamed diabolically in his set face. "They'll do my bidding. I command here, sir, and —— your Captain Day. I'll take 'em to the devil if I want to." I shook off his hand roughly.

"I may tell you," I said in as cool a tone as I could assume, "that I am going straight on deck to the captain to retail this conversation. You have, therefore, probably about ten minutes left you for reflection, which I hope will bring you consolation."

Holgate got up, and without undue haste threw open the large port, through which streamed the clamor of the water.

"I guess I've misunderstood you," said he quietly, "and it isn't often I make a mistake." He lifted his lip in a grin, and I could see a horrid tier of teeth, which seemed to have grown together like concrete into one huge fang. "It is in my power, Doctor Phillimore, to blow your brains out here and now. The noise of the sea would cover the report," and he fingered a pistol that now I perceived in his hand. "Outside yonder is a grave that tells no tales. The dead rise up never from the sea, by thunder! And the port's open. I'm half in the mind——" He threw the weapon carelessly upon the bunk and laughed. "Look you, that's how I value you. You are mighty conscientious, Doctor, but you have no value. You're just the ordinary respectable out-of-elbows crock that peoples that island over yonder. You are good neither for good nor ill. A crew of you wouldn't put a knot on a boat. So that's how I value you. If you won't do my work one way you shall another. I'll have my value out of you some way, if only to pay back my self-respect. You're safe from pistol and shark. Go, and do what you will. I'll wait for you and pay for you, chummie."

I stood listening to this remarkable tirade, which was offered in a voice by no means angry, but even something contemptuous, and without a word I left him. I went, as I had promised, at once to the captain, whom I found in his cabin with a volume of De Quincey.

"Well, Doctor," said he, laying down the book, "anything amiss? Your face is portentous."

"Yes, sir," I answered. He motioned me to a chair, and waited. "I suppose you're aware, sir, that you have on board Prince Frederic of Hochburg and his sister," I began.

"Indeed, I'm nothing of the sort," said he sharply. "What on earth is this nonsense?"

If I had not had such important information to lay before him I might have been abashed. As it was, I proceeded.

"Well, sir, it's a fact. Mr. Morland is the Prince. I have known it some days, and would have held my tongue but for imperative business. Mr. Pye knows it, and Mr. Holgate."

"This is most astounding," he began, and paced nervously about the cabin.

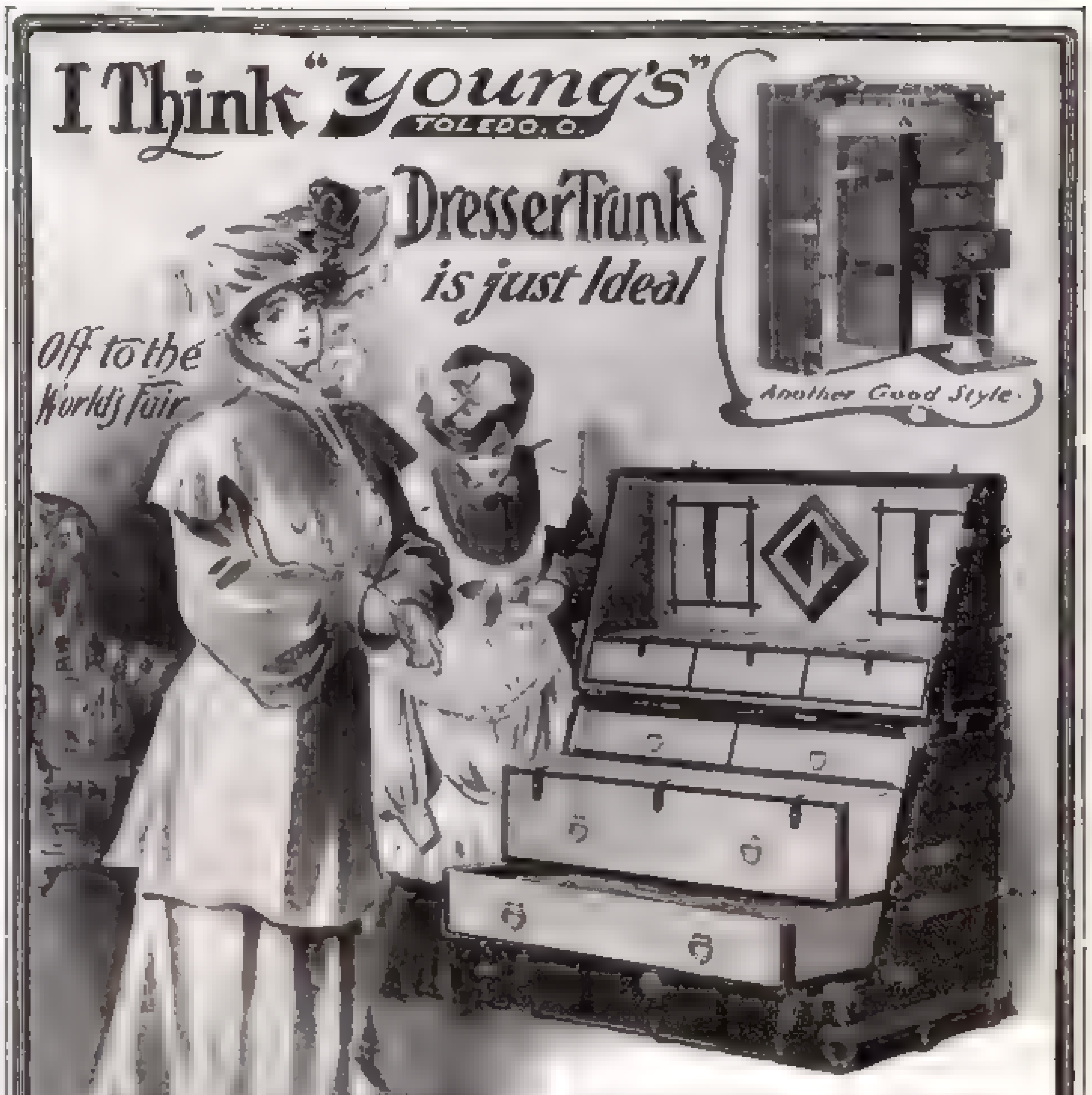
"I say Mr. Holgate because I come about him," I pursued. "He has just made the most shameless and barefaced proposal, which amounts to a plot to wreck the ship and make off with the Prince's property, which is supposed to amount to a great deal."

Captain Day sat down heavily. "Upon my soul, Doctor Phillimore," he said, "I shall begin to ask myself whether it is you or I who is mad."

"That is exactly the sort of question I asked myself a few minutes ago," I replied. "And I've been able to answer it only on the supposition that your third officer is an amazing scoundrel."

There was the pause of some moments, during which he studied my face, and at last he went to the bell.

"Very well," he said more calmly, "we can settle it one way, I suppose." And when



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the steward appeared, "Ask Mr. Holgate to come to me at once."

He sat down again, fidgeted with his book, opened it, endeavored to read, and glanced at me in a perplexed fashion, as if he distrusted his eyesight; and so we remained without a word until a knock announced some one at the door, and the next moment Holgate, large, placid and respectful, was in the cabin.

"Mr. Holgate," said Captain Day in his most particular voice, "I have just heard the most remarkable statement by Doctor Phillimore. Perhaps you will be good enough to repeat it, Doctor Phillimore," and he glanced askew at me.

I did so bluntly. "This man," I said, "has proposed to me within the last ten minutes that I should join a plot to cast away the ship and seize the property of — of Mr. Morland."

Day looked at his third officer. "You hear, Mr. Holgate?" he said. "What have you to say?"

A broad smile passed over Holgate's fat face. "Yes, sir," he said coolly, "it is just as Doctor Phillimore says, but the whole thing was a colossal plant."

"I should be glad if you would explain," said Day icily.

"Well, the doctor's not exactly correct," said Holgate, still smiling, and he had the vast impudence to smile at me. "For what I proposed was to seize the property of Prince Frederic of Hochburg, I think it is."

"Ah!" said Day, letting the exclamation escape softly through his lips, and he cast his nervous glance at me.

"You see, sir, the doctor has got some cock-and-bull tale into his head," went on Holgate easily, "about Mr. Morland being Prince Frederic, and the ladies some one else, and so I suggested that, that being so, we should take care of the Prince's millions for him, and get a tidy sum all around. I dare say it wasn't a very funny joke; indeed, I thought he would have seen through it all along. But I suppose he didn't. The doctor's rather serious."

I started up. "Captain Day," said I, "this man lies. The proposal was serious enough, and he knows it. Mr. Morland is Prince Frederic. I should advise you to ask Mr. Pye."

"So be it," said Day with a gesture of helplessness, and thus Pye was summoned to the strange conclave. Day took up his book again. "Pray sit down, Mr. Holgate," he said politely; "this is not the criminal dock yet," which seemed to augur badly for my case.

The little clerk, on entering, fixed his glasses on his nose more firmly with two fingers and cast an inquisitive look at us.

"Mr. Pye," said the captain, in his impeccable, distant voice, "I am informed that Mr. Morland is not Mr. Morland, but some one else, and I have been referred to you. Is this so?"

Pye glanced at me. "Mr. Morland is the name of the gentleman for whom my firm is acting," he said suavely.

"And not any one else?" said Day.

"Not according to my knowledge," said the clerk.

"Not according to his instructions, sir," I burst out indignantly. "He knows the facts, I'm certain. And if not, I can prove my point readily enough."

"The point is," said Day dryly, "whether Mr. Holgate is guilty of the extraordinary charge you have preferred."

"Well, sir, it is material that I acquainted him with the identity of Mr. Morland in Mr. Pye's presence," I replied hotly, feeling my ground moving from under me.

Day looked at Pye. "That is true, sir," he said. "Doctor Phillimore stated in my presence that he had discovered that Mr. Morland was — I think he said Prince Frederic of Hochburg."

Day was silent. "I think this is pretty much a mare's nest," said he presently, "and I really don't know why I should have been bothered with it."

I was furious with Pye and his idea (as I conceived it) of legal discretion.

"Very well, sir," said I somewhat sullenly, and turned to go, when the door of the cabin opened and there entered Sir John Barraclough with his customary insouciance.

"It seems, Sir John," said Day in his ironic tones, "that not only have I the honor of a distinguished baronet as first officer, but also a Prince as cargo."

There was, as I had gathered, little love between the captain and his first officer. Barraclough laughed.

"Oh, you've just tumbled to it," he said. "I wonder how. But it was bound to leak out some time."

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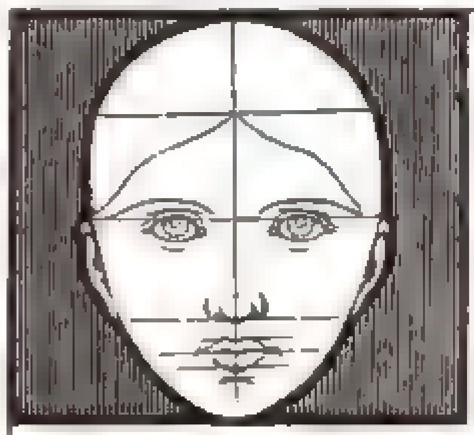

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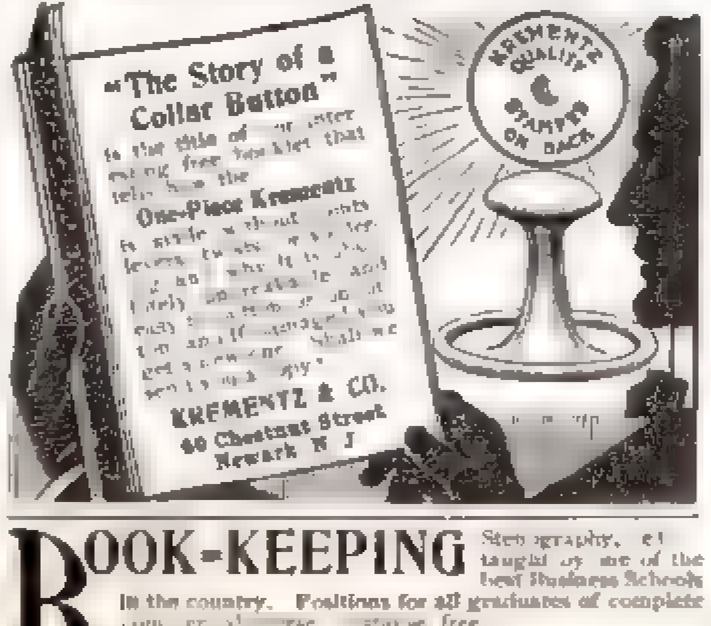

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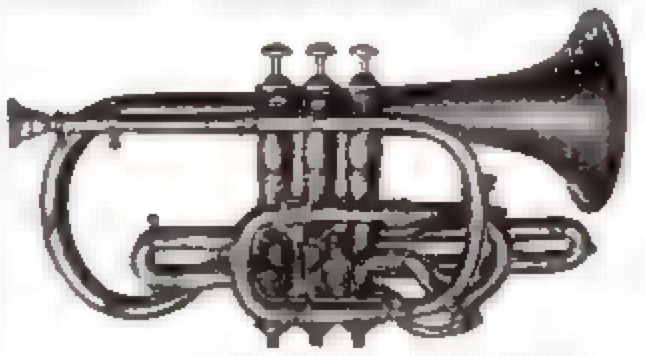

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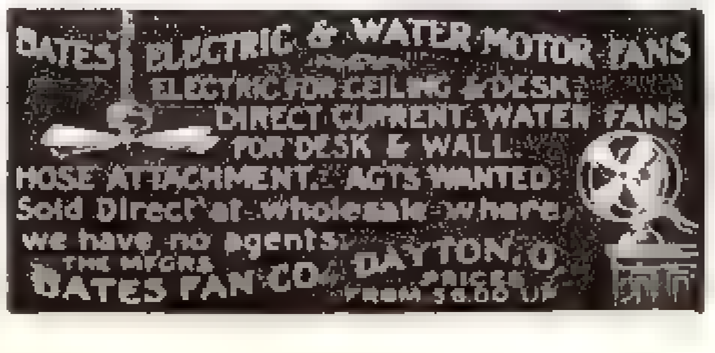

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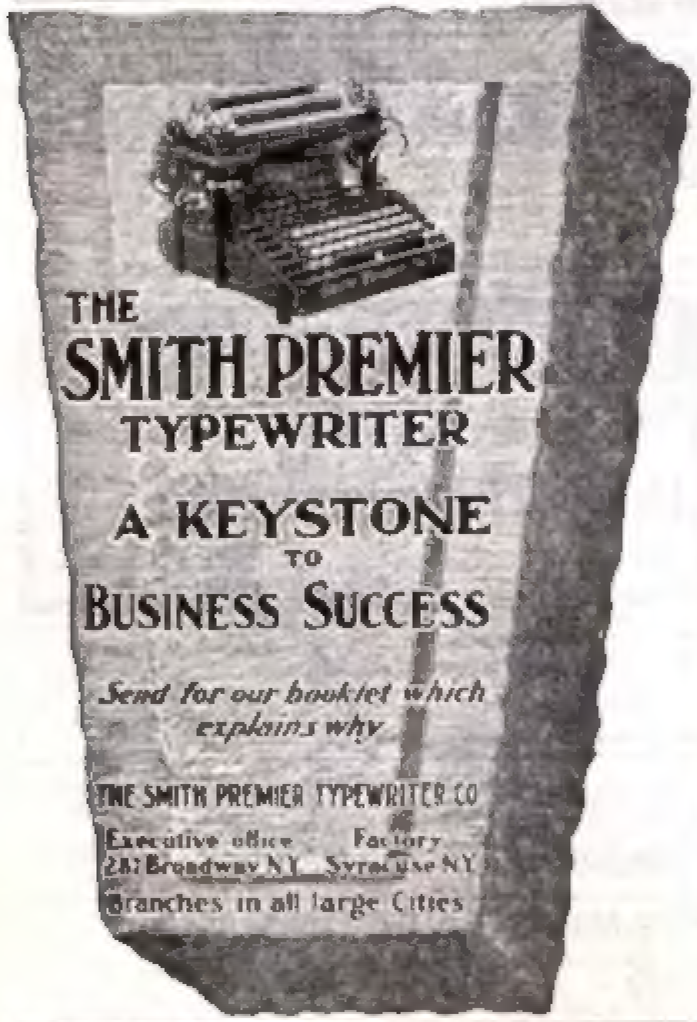

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I never saw a man more astonished than Day. He leaped to his feet.

"Good Heavens!" he said. "I seem to be the only one who doesn't know what's going on in my own ship. Is this part of the jest?"

Barraclough in his turn showed surprise, but it was Holgate who spoke.

"Is it true, Sir John? It can't be true."

Barraclough looked at Pye, who was mum. "I suppose this gentleman is responsible for the news," he said.

"No, sir; I have said nothing," retorted Pye.

"I can't pretend to judge other professions than my own," said the captain stormily, "but I'm inclined to think I might have been taken into the confidence. Think where it places me. Heavens, man, what am I in my ship?"

"I think the — Mr. Morland perhaps had better answer that question," suggested Barraclough with a little sneer. Day moved some papers with a hand that trembled.

"That will do, then," he said shortly. "Good-evening, gentlemen. I've no desire to detain you any longer."

"But ——" said I.

"Silence, Doctor Phillimore. I command this ship," he cried angrily, "or at least I'm supposed to. You can settle your differences with Mr. Holgate elsewhere."

I shrugged my shoulders and left the cabin, a very angry man.

(TO BE CONTINUED)

A Shakeup at Headquarters

(Continued from Page 7)

"Try to tell us what ails you," urged the prosecutor severely.

The chief pulled up a stool, filled his big pipe, lit it, crossed his legs and glanced along the line of his audience.

"I'll tell you all about it," he said. "Once upon a time there was a feller named Phil Sheridan — you fellers that's got your hats on take 'em off — and he was holding down a job south of Mason and Dixon's line. He had a good deal of trouble with that job. I know all about it, 'cause I helped him hold it — a little. There was a lot of mean cusses down there that had to be licked mornin', noon and night to keep 'em knowin' they was licked, and there was a lot of politicians up in Washington, a long way from that scrap, that was makin' him trouble, too. One day when his back was turned the cusses down South lit into him hard. They caught him when he wasn't lookin', you see, and before anybody knew it they had him on the run. But he was game, was Phil Sheridan, and he'd rather be smashed than quit, any day. So he says to the fellers with him, 'Turn,' he says, 'Turn, an' give 'em h—l!' So we fellers turned, an', by great thunder, we did! I'm playin' Phil Sheridan, and you fellers is goin' to get what the Johnnies did, that's all."

"The man's clean crazy," said Cleves in awed tones.

"Do you mind telling what all this has to do with it?" asked Leach frigidly.

"Well, you see," resumed the chief, "you fellers is goin' to fire me out of a job I've been holdin' a good many years. You're sore on me because I didn't save the winder-glass in Jack Dewell's trolley cars by shootin' a lot of rattle-headed kids that didn't know no better than to throw stones. Those kids have got mothers, just like you fellers, and their mothers tend to 'em when they has colds and toothache and things, and scolds 'em when they're bad, just as your mothers did. They smashed the trolley cars; I know that. They oughter be spanked for it, but they oughtn't to be murdered. Think I was goin' to kill 'em and have a lot of mothers with no boys to talk to at dinner-time and to have takin' care of 'em when they grow old? Not for John Dewell and all the trolley cars he ever seen, and not for you and ten million men like you. The preservation of good order that Naylor talks about may demand it, but Naylor and all the rest of you can't make me do it.

"Well, you don't like it, and you think I lack 'firmness' and 'moral courage' and 'ability to take the ineechitive,' whatever that may happen to mean, and you don't think I've got the stuff in me to run this force the way it oughter be run, and you're goin' to kick me out. All right. You can do it. You're commissioners, and you know all about police business, 'cause you've been commissioners a whole year. You can deliver the goods, but

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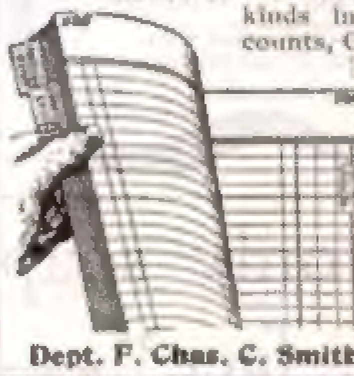

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by great thunder, I'm going to have my fun with you first! You're goin' to stay here all night in these dirty, cold cells 'cause I put you here. I'm boss of the whole show for one night, and the whole city of Winebury can't get you out: not if they come with guns. I've got the judge and the prosecutor locked up with you, so there can't be no court orders and sheriffs around here to help you. I'm doing things Phil Sheridan's way. I'm turning on you; that's what I'm doing. Now, talk it over. I'm going out."

He stalked toward the dimly lighted office. There was absolute silence in the cells. He looked back and smiled.

"One moment, Chief," called Commissioner Naylor from the end of the corridor. "Sure you're perfectly sane?"

"Sure as I am you won't get out."

"You know what'll happen to you for this?"

"Yes."

"Fahey, you'd like to catch that next train, wouldn't you?" Mr. Naylor's tone was brisk and cheerful.

"I've got to," groaned Fahey through set teeth.

"Then there's got to be a change. Leach, you'd rather be carrying the baby than sitting up with that rat, wouldn't you?"

"My poor little chap," said Leach.

"Good. Mr. Chairman, in whichever boudoir you happen to be stopping, would you mind formally calling the Winebury Board of Public Peril to order? There seems to be a quorum present, and I've got something to say. Hold on there, Chief."

Commissioner Ardsley wonderingly tapped upon the damp wall of Cell Number Four. "The Board will please come to order," he said. "We will—er—we'll dispense with the reading of the minutes of the last meeting. Any business?"

"Mr. Chairman," said Commissioner Naylor, three doors below, "it seems to me that this Board has been peculiarly fortunate in having been able personally to learn this evening that the Winebury Police Department is in command of an officer who shows most remarkable and—er—commendable readiness to take advantage of any opportunity which may offer to maintain the prestige and—er—effectiveness of his department. I think it has been conclusively demonstrated that he is in nowise lacking in firmness—er—moral courage and—er—ability to take the initiative. His nerve—er—I think his nerve is quite sufficient for the best interests of the city government. Therefore, Mr. Chairman, I move you that this Board formally express its earnest approval of his readiness, resourcefulness and unswerving adherence to purpose, and that a formally stated, properly engrossed copy of this expression be presented to him. And, furthermore, Mr. Chairman, I move you that each member of this Board here present personally and honorably assure the head of this department that—er—that he'll stay chief of police and run the force just as he jolly pleases for the rest of his life, so far as we're concerned. Question, Mr. Chairman."

"All those in favor——" began the astonished Ardsley.

"Aye," cried Naylor.

"Aye," echoed Cleves, who went through his official life on the theory that it was always the part of wisdom to follow the lead of the young brass magnate.

"Aye," said Fahey sulkily. "I've got to get that train."

"Aye," growled Leach.

"Carried," announced the chair.

"Now, George," urged Naylor laughingly, "let us out to shake hands with you. You've won, and you deserved to win."

"You fellers are going to let me stay chief?" he asked falteringly.

"You're too good a man to lose," answered Naylor with a laugh.

"You don't want to chuck me?"

"Not for a minute."

The chief turned slowly toward the lever and turned it. The cell doors swung open and the seven inmates stepped out. One by one they shook his hand; Naylor and Mourdant warmly, the judge with dignity, Fahey hurriedly, Cleves and Ardsley in bewilderment. One by one they pledged him immunity and support.

"Good-night," said the chief brokenly as they departed. He seated himself in the leather chair. He filled his pipe, tilted back and blew forth a great billow of thick blue smoke. English stamped in and picked up the slate.

"How goes it, Chief?" he asked.

The chief took the pipe from his mouth and planted both feet on the floor. "Twelve o'clock, and all's well," he answered slowly; "I've been back with Phil Sheridan in the Shenandoah."

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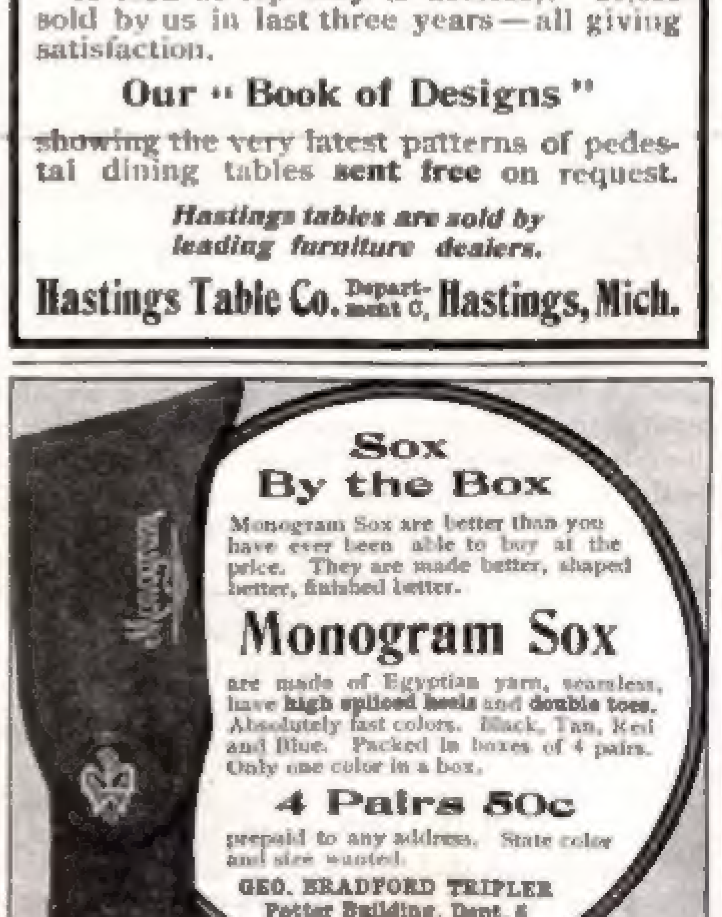

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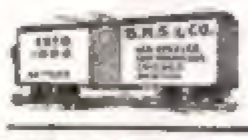

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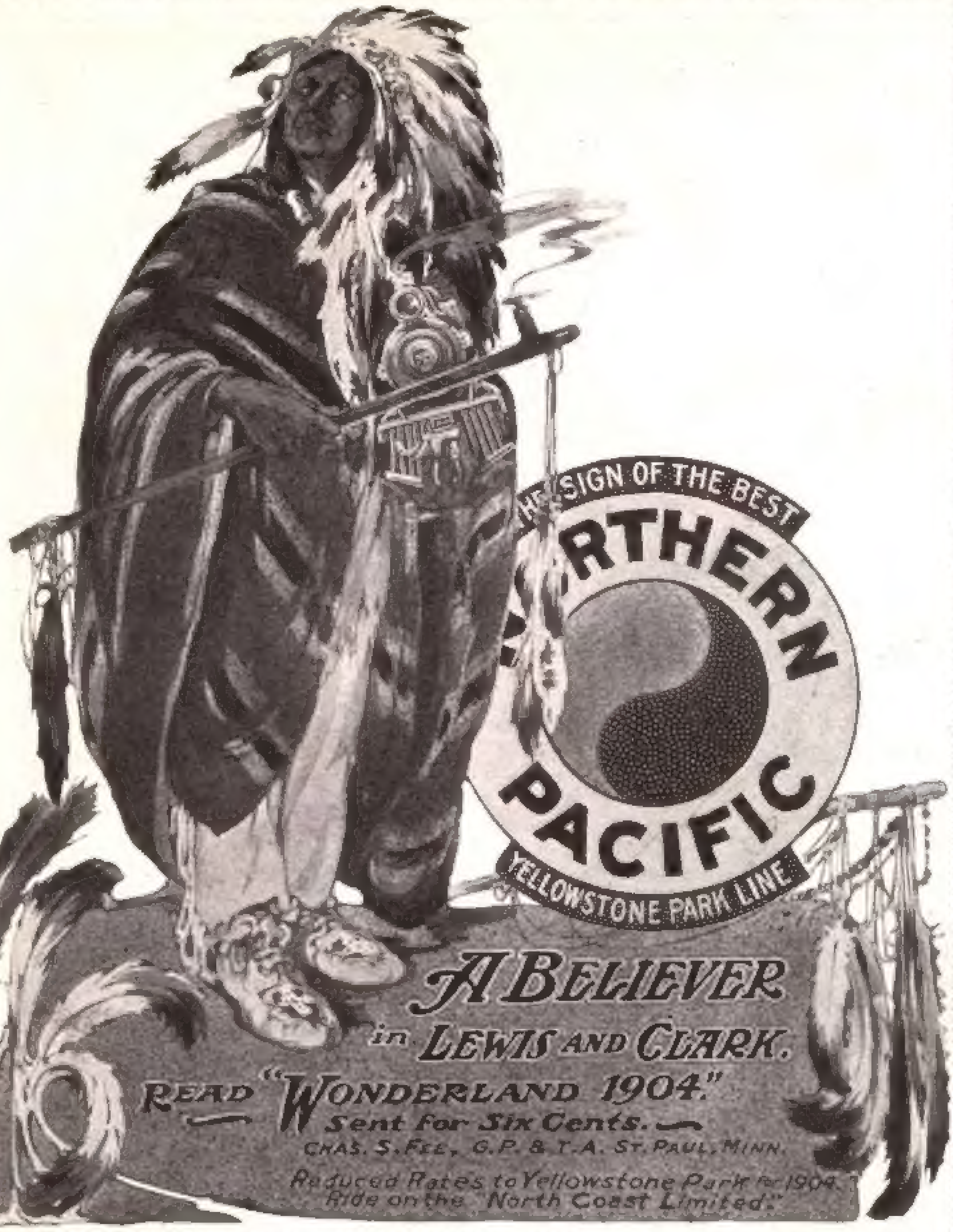
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W. M. OSTRANDER, ... *1904.*
384 North American Building, Philadelphia.

Please send without cost to me, a plan for finding a cash buyer for my property, which consists of
....
in the town or city of ....
County of .... *and State of* ....
and which I desire to sell for $ ....
The plan is to be based upon the following brief description of the property: ....
....
....
Name ....
Address ....

Thousands of my clients have endorsed my methods. Here are samples of recent letters from the North, East, South and West

WISCONSIN

I have the pleasure of acknowledging your check for $1268.00, in settlement for the Jackson County, Wis., land, sale of which you have just completed. Your efforts have been entirely satisfactory to me, particularly as the land was only recently placed in your hands.

HENRY GRIFFETH,
Shandaken, N.Y.

NEW JERSEY

We have received the check in full payment for our New Jersey property. It is a remarkable fact that this property has been on the market and in the hands of various agents for more than twenty years, and your success in making a cash sale in a short time is proof to us that you are the only agent who ever made a real effort to dispose of it. Your methods are up-to-date. MR. & MRS. O. C. WHITTEMORE,
Athol, Mass.

FLORIDA

I was more than pleased to receive check for the price of my house and lot in DeSoto County, Florida, and I want to commend the skill and promptness with which you have handled the transaction.

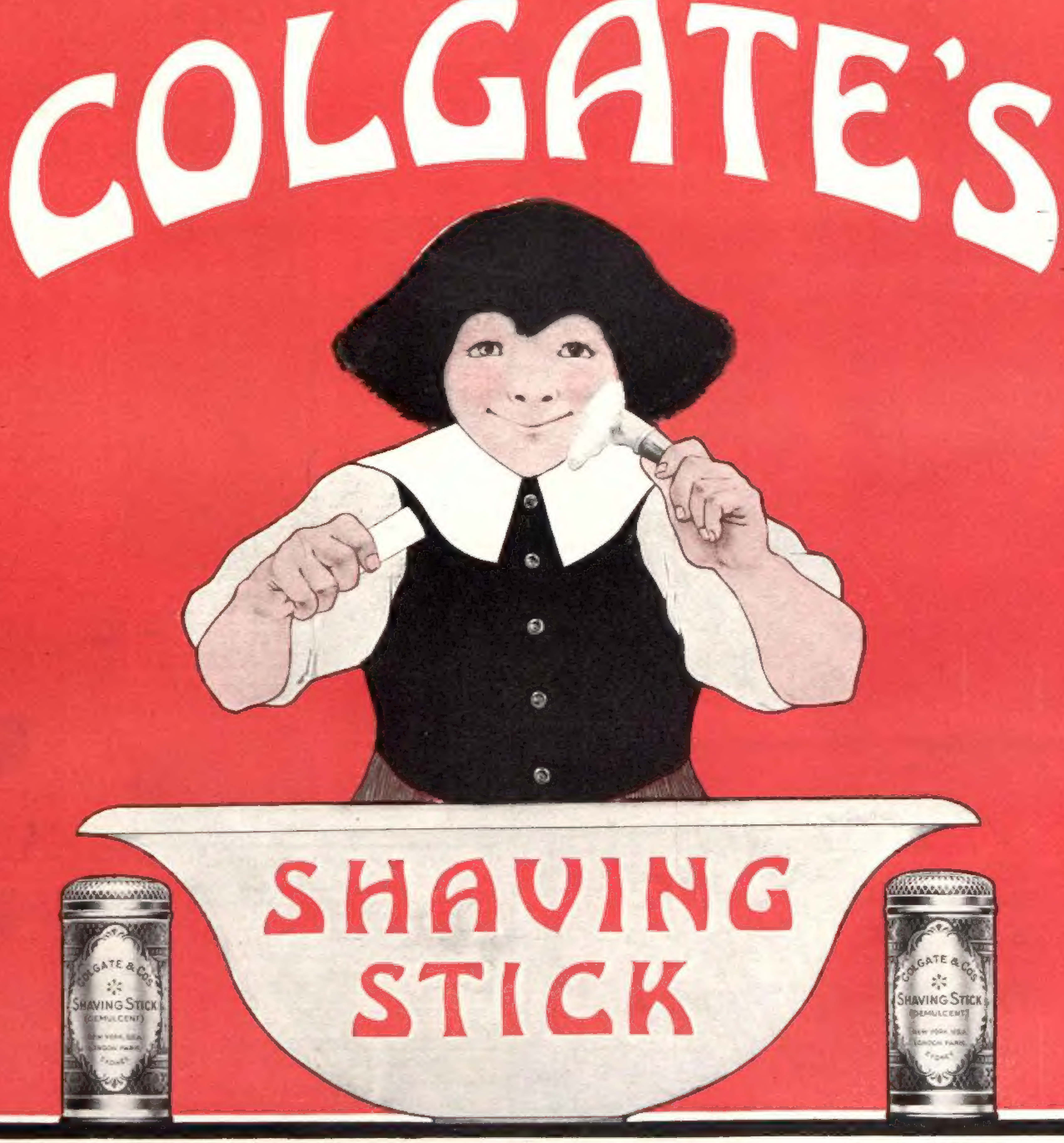
MRS. EMILY S. PERKINS,
Terryville, Conn.

CALIFORNIA

Find enclosed check for $407.00 in full payment of balance of your commission on the sale of my timber lands in this place. I must say, at this long distance, it is certainly wonderful how you are able to find the parties who wish to purchase. I never more willingly paid for services than I do in this case. I wish you all the success which you so richly deserve.

C. P. HIGGINS,
Monroe, Cal.

W. M. OSTRANDER, 384 North American Building
PHILADELPHIA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